Exhibit J

EMPLOYERS MUTUAL CASUALTY COMPAN	Y
CHANGE	ENDORSEMENT
POLICY PERIOD: FROM 04/15/07	** TO 04/15/08 * POLICY NUMBER *
	* 3 A 2 - 2 2 - 7 808 *
NAMED INSURED:	P R O D U C E R :
WAREHOUSE 86 LLC W86 PROPERTY HOLDINGS LLC ELECTRONIC TECHNOLOGIES INC PO BOX 16692 JACKSON MS 39236-6692	MARCHETTI ROBERTSON & BRICKELL INSURANCE & BONDING AGENCY, INC 1062 HIGHLAND COLONY PKWY-S 175 PO BOX 3348 RIDGELAND MS 39158-3348
DIRECT BILL	AGENT: AH-9333-9 AGENT PHONE: 601-605-3150
	T CHANGES THE POLICY, D IT CAREFULLY.
	*
* ENDORSEMENT EFFECTI	VE DATES: 10/13/07 TO 04/15/08 *
THE FOLLOWING CHANGES ARE APPLIC	ABLE TO THIS POLICY:
ADDING THE FOLLOWING LOSS PAYEE	FOR LOC 003:
SPEC.INT NO. 05	
WELLS FARGO FINANCIAL LEASING,IN CAPITAL SQUARE 400 LOCUST STREET DES MOINES, IA 50309	C. ISA STE 500
ITEM DESCRIPTION: COPIER	
DEBORTITION. COFIER	
ADDITIONAL	DDPMTIM. & O.O.
ADDITIONAL	PREMIUM: \$ 0.00
•	
PLACE OF ISSUE, BIDGELAND	
PLACE OF ISSUE: RIDGELAND, MS DATE OF ISSUE: 11/30/07	COUNTERSIGNED BY: (CONTINUED)
FORM: IL1201A (ED. 01-86)	115 ML 3A22278 0804

EMPLOYERS MUTUAL CASUALTY COMPANY	
CHANGE ENDORSEMENT	
POLICY PERIOD: FROM 04/15/07 TO 04/15/08 * POLI * 3 A 2 - 2	CY NUMBER * 2 - 7 808 *
NAMED INSURED; PRODUCE	* R :
WAREHOUSE 86 LLC W86 PROPERTY HOLDINGS LLC ELECTRONIC TECHNOLOGIES INC PO BOX 16692 JACKSON MS 39236-6692 MARCHETTI ROBERTSON 1062 HIGHLAND COLON PO BOX 3348 RIDGELAND MS 39158~	AGENCY, INC Y PKWY-S 175
AGENT: AH-9333-9 DIRECT BILL AGENT PHONE: 601-	
THIS ENDORSEMENT CHANGES THE PLEASE READ IT CAREFULLY	•
* ENDORSEMENT EFFECTIVE DATES: 11/08/07 TO 04/15/	08 *
***************************************	*
IN CONSIDERATION OF THE RETURN PREMIUM THE FOLLOWING CHANGES ARE APPLICABLE TO THIS POLICY:	
AMENDING PERSONAL PROPERTY LIMIT ON LOC 001 TO \$50,000 PER A SCHEDULE.	TTACHED

RETURN PREMIUM: \$ 269.00	
•	
PLACE OF ISSUE: RIDGELAND, MS	
DATE OF ISSUE: 11/30/07 COUNTERSIGNED BY: FORM: IL1201A (ED. 01-86) 115 Mt.	(CONTINUED)

EMPLOYER WAREHOUS	S MUTUAL CAS	UALTY COMPANY POLICY NO: 3A2-22-7808 EFF DATE: 11/08/07 EXP DATE: 04/15/08
	COMME	RCIAL PROPERTY SCHEDULE
LOC 001	108 HAYDEN	The state of the s
	INDIANOLA, 38751-9700	IN PROTECTION CLASS 07 MS. OCCUPANCY: OFFICE FURNITURE STORAGE AND DISTRIBUTION
ROK TW	IBLE PER OCC SPECTION CON TIVE SAFEGUA	URRENCE: \$ 1,000 ON ALL COVERED CAUSES OF LOSS TACT: BOYLES MOAK BRICKELL 601-605-4114 AGT RDS: P-1
		COVERED
		LIMIT OF CAUSES SPEC* OPTIONAL INSURANCE OF LOSS INT COINS COVERAGES
01 !BUIL 02 !PERS !YOUR !CONT	DING ONAL PROPERT BUSINESS OF ENTS & COMPU	I\$ 1,230,000 SPECIAL!04 80% REPLACEMENT COST Y OF
		*SPECIAL INTEREST
v	SPEC.	·
	INT. NO. 01	LOSS PAYEE - LOSS PAYABLE SC KIOSKS, INC. 300 RADIOSHACK CIRCLE MS CF6-314
	SPEC.	FORTWORTH, TX. 76102-1964
		LOSS PAYEE - LOSS PAYABLE
	03	GENERAL ELECTRIC CAPITAL CORP. 16479 DALLAS PARKWAY NO. 300 ADDISON, TX. 75001-2512
	SPEC.	Monay 4
	1N1, NO. 04	MORTGAGEE TRUSTMARK NATIONAL BANK P O BOX 291
		JACKSON, MS. 39205
	SPEC.	LOSS PAYRE - LOSS PAYABLE
	05	WELLS FARGO FINANCIAL LEASING, INC ISA CAPITAL SQUARE 400 LOCUST STREET STE 500
	REFE	DES MOINES, IA. 50309 RENCE NO: COPIER
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	TOTAL PREMIUM FOR CHANGES \$ -269.00

INCLUDES	COPYRIGHTED	MATERIAL OF ISO COMMERCIAL RISK SERVICES, INC. WITH 1TS
PERMISSI	.ON.	ISO COMMERCIAL RISK SERVICES, INC. 1983, 1984
DATE OF	ISSUE: 11/30	/07 (BPP)
FORM: CP	7001A ED. 1-	86 BPP 03/20/07 115 ML 3A22278 080

09-00139-ee Dkt 36-14 Filed 04/28/10 Entered 04/28/10 17:17:06 Page 5 of 50

EMCInsurance Companies

EMPLOYERS MUTUAL CASUALTY COMPANY	
снамск в	NDORSEMENT
POLICY PERIOD: FROM 04/15/07 TO	04/15/08 * POLICY NUMBER * * 3 A 2 - 2 2 - 7 8 08 * *
NAMED INSURED:	PRODICRP.
WAREHOUSE 86 LLC W86 PROPERTY HOLDINGS LLC ELECTRONIC TECHNOLOGIES INC PO BOX 16692 JACKSON MS 39236-6692	MARCHETTI ROBERTSON & BRICKELI, INSURANCE & BONDING AGENCY, INC 1062 HIGHLAND COLONY PKWY-S 175 PO BOX 3348 RIDGELAND MS 39158-3348
DIRECT BILL	AGENT: AH-9333-9 AGENT PHONE: 601-605-3150
	CHANGES THE POLICY, IT CAREFULLY.
*	~~~~~*
* ENDORSEMENT EFFECTIVE	DATES: 10/13/07 TO 04/15/08 *
IN CONSIDERATION OF THE RETURN PREM THE FOLLOWING CHANGES ARE APPLICABLE	E TO THIS POLICY:
and location b,	AND DELETE WELLS FARGO AS LOSS PAYEE.
DMITTING	******
RETURN PREI	/IUM: \$ 124.00
DIAGRAPH OF TOGETHER	
PLACE OF ISSUE: RIDGELAND, MS DATE OF ISSUE: 10/19/07 COUN	TERSIGNED BY: (CONTINUED)
FORM: IL1201A (ED. 01-86)	TERSIGNED BY: (CONTINUED) 115 BP 3A22278 0803

ø emc Insurance Companies

BUSINESS P	OTECT	ION	BOPICA
$C \cap M M \cap M$			

POLICY PERIOD

FROM: SEE SECTION DECLARATIONS TO: 04/15/08

(UNLESS CHANGED ON THE SECTION DECLARATIONS)

12:01 A.M. STANDARD TIME * ACCOUNT NUMBER * AT YOUR MAILING ADDRESS SHOWN BELOW * 3 X 2 - 2 2 - 7 8 --- 08 *

NAMED INSURED: PRODUCER:

PRODUCER:

WAREHOUSE 86 LLC W86 PROPERTY HOLDINGS LLC ELECTRONIC TECHNOLOGIES INC PO BOX 16692 JACKSON MS 39236-6692

MARCHETTI ROBERTSON & BRICKELL INSURANCE & BONDING AGENCY, INC 1062 HIGHLAND COLONY PKWY-S 175 PO BOX 3348 RIDGELAND MS 39158-3348

AGENT: H-9333

AGENT PHONE: 601-605-3150

INSURED IS: LLC

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY. THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT. THE COMPANY AFFORDING COVERAGE IS DESIGNATED BY THE NAME IN THE DECLARATIONS OR INFORMATION PAGE FOR EACH SECTION OF THE POLICY.

SECTION	. COVERAGE		PREMIUM
1 2 3 4 5	PROPERTY LIABILITY CRIME AND FIDELITY INLAND MARINE AUTOMOBILE WORKERS' COMPENSATION		\$ 16,120.00 33,347.00 NO COVERAGE 250.00 NO COVERAGE NO COVERAGE
7 8	. UMBRELLA . OTHER -	•	NO COVERAGE
	THIS IS A TRUE AND CERTIFIED	COPY :	
•	ESTIMATED TOTAL POLICY PREMIUM		\$ 49,717.00 .

FORMS APPLICABLE TO ALL SECTIONS EXCEPT:

- 1. WORKERS' COMPENSATION
- WHEN EXCLUDED ON SECTION DECLARATIONS IL0017(11/98) IL7004(01/06)

THE ADDRESS AND TELEPHONE NUMBER OF THE SERVICING COMPANY IS: EMC INSURANCE COMPANIES PHONE: (601) 957-1137

PO BOX 6011

RIDGELAND, MS. 39158-6011

PLACE OF ISSUE: RIDGELAND, MS

PLACE OF ISSUE: RIDGELEAD, FIG.

DATE OF ISSUE: 10/19/07 COUNTERSIGNED BY:

10/10/07 BP FORM: IL7000A (ED. 09-02) 10/19/07 3X22278 08

IL 00 17 11 98

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions

A. Cancellation

- The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least.
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
- We will mail or deliver our notice to the first Named Insured's last mailing address known to us
- Notice of cancellation will state the effective date of cancellation. The policy period will end on that date
- 5. If this policy is cancelled, we will send the first Named Insured any premium refund due if we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata The cancellation will be effective even if we have not made or offered a refund
- If notice is mailed, proof of mailing will be sufficient proof of notice

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination Of Your Books And Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections And Surveys

- We have the right to:
 - a. Make inspections and surveys at any time,

- b. Give you reports on the conditions we find, and
- c. Recommend changes
- We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions.
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards
- Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.
- 4. Paragraph 2, of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators

E. Premiums

The first Named Insured shown in the Declarations.

- 1. Is responsible for the payment of all premiums,
- 2. Will be the payee for any return premiums we pay

F. Transfer Of Your Rights And Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named in-

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property



Employers Mutual Casualty Company Home Office Des Moines Jowa

NONASSESSABLE POLICY — MUTUAL PROVISIONS

The insured shall not be liable for any assessment under this policy,

By acceptance of this policy the Named Insured becomes a member of the Company and shall be entitled to vote at all meetings of the Company, and shall upon termination of this policy, participate in the distribution of dividends as fixed and determined by the directors in accordance with law. The annual meeting of the members is held at the Home Office of the Company in Des Moines, lowa, at 9:30 a.m. Central Time, on the second Wednesday in March of each year.

IN WITNESS WHEREOF, this Company has executed and attested these presents.

EMC EMCASCO Insurance Company

Secretary

Secretary

Secretary

Home Office Des Moines, lowa IN WITNESS WHEREOF, this Company has executed and attested these presents:

EMC Union Insurance Company of Providence

Home Office Des Moines, lowa

IN WITNESS WHEREOF, this Company has executed and attested these presents.

ENC Illinois EMCASCO Insurance Company

namen an encentral ancies.

Home Office Des Moines, Iowa

IN WITNESS WHEREOF, this Company has executed and attested these presents.

EMC Dakota Fire Insurance Company

Home Office Bismarck, North Dakota

IN WITNESS WHEREOF, this Company has executed and attested these presents.

Hamilton Mutual Insurance Company

Home Office Des Moines, loya

NONASSESSABLE POLICY -- MUTUAL PROVISIONS

The insured shall not be liable for any assessment under this policy.

By acceptance of this policy the Named Insured becomes a member of the Company and shall be entitled to vote at all meetings of the Company, and shall upon termination of this policy participate in the distribution of dividends as fixed and determined by the directors in accordance with law. The annual meetings are held at the Ohio branch office of the Company (currently located in Blue Ash, Ohio) on the third Monday of February in each year, at 1:00 p.m. Eastern Time. If the third Monday falls on a legal holiday in the state of Ohio, the meeting will be held on the next business day.

IN WITNESS WHEREOF, this Company has executed and attested these presents

IL7004 (1-D6)

A CONTRACT SUSTEMANIA SUST

<u>)</u>

President

Secretary

President

Employers Mutual Casualty Company

Home Office Des Moines, Iowa (Applicable in the State of Texas)

MUTUALS - MEMBERSHIP AND VOTING NOTICE

The Insured is notified that by virtue of this policy, the Insured is a member of the Employers Multual Casualty Company of Des Moines, lowa, and is entitled to vote either in person of by proxy at any and all meetings of said Company. The Annual Meetings are held in its Home Office, Des Moines, lowa, on the second Wednesday of March, in each year, at 9:30 a.m. Central Time.

MUTUALS — PARTICIPATION CLAUSE WITHOUT CONTINGENT LIABILITY

No Contingent Hability: This policy is non-assessable. The policyholder is a member of the Company and shall participate, to the extent and upon the conditions fixed and determined by the Board of Directors in accordance with the provisions of law, in the distribution of dividends so fixed and determined:

IN WITNESS WHEREOF, this Company has executed and attested these presents.

IL7004 /1-081

09-00139-ee Dkt 36-14 Filed 04/28/10 Entered 04/28/10 17:17:06 Page 10 of 50

MEMC Insurance Companies

PAGE 2 EMPLOYERS MUTUAL CASUALTY COMPANY WAREHOUSE 86 LLC

POLICY NO: 3A2-22-78---08

EFF DATE: 04/15/07 EXP DATE: 04/15/08

CHANGE ENDORSEMENT CONTINUED

FORMS APPLICABLE:

CP0010(04/02), CP0030(04/02), CP0090(07/88), CP0127(03/96), CP0140(07/06), CP1030(04/02), CP1218(06/95), CP7001A(01/86)*, CP7007.1(10/00), CP7159(10/02), CP7313(01/04), CP8075(07/06), CP9993(10/90), IL0119(01/07), IL0266(07/02), IL0282(07/02), IL0415(04/98), IL0952(11/02), IL7050(09/90), IL7130A(04/01), IL7131A(04/01)*, IL7306(08/98), IL8383.2(01/07), IL8384A(09/04)

Refer to prior distribution(s) for any forms not attached

PLACE OF ISSUE: RIDGELAND, MS

COUNTERSIGNED BY:

DATE OF ISSUE: 11/30/07 FORM: IL1201A (ED. 01-86) 3A22278 0805 115 ML

EMPLOYERS MUTUAL CASUALTY COMPANY POLICY NUMBER: 3A2-22-78---08

WAREHOUSE 86 LLC

EFF DATE: 11/08/07 EXP DATE: 04/15/08

COMMERCIAL PROPERTY POLICY DECLARATIONS

ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION	1	PREMIUM
		BLDG & PERSONAL PROP. COVERAGE FORM		
CP0030		BUS. INCOME & EXTRA EXPENSE COVERAGE		
CP0090		COMMERCIAL PROPERTY CONDITIONS		
CP0127		UTAH CHANGES		
CP0140		EXCL OF LOSS DUE TO VIRUS/BACTERIA		
CP1030	04-02	CAUSES OF LOSS SPECIAL FORM		
CP1218	06-95	LOSS PAYABLE PROVISIONS		
*CP7001A		COMMERCIAL PROPERTY SCHEDULE		
CP7007.1		COMM PROPERTY QUICK REFERENCE		
CP7159	10-02	BROADENED PROPERTY COVRG EXTENSION		
CP7313		EQUIPMENT PROTECTION ENDORSEMENT		
CP8075		POLICYHOLDER NOTICE		
CP9993	10-90	TENTATIVE RATE		
IL0119		MISSISSIPPI CHANGES		
IL0266		UT CHANGES - CANCELLATION/NONRENEWAL		
IL0282		MS CHANGES - CANCELLATION/NONRENEWAL		
IL0415	04-98	PROTECTIVE SAFEGUARDS		
IL0952	11-02	CAP/LOSSES/CERTIFD ACTS OF TERRORISM		
IL7050	09-90	AUTOMATIC TERMINATION		
IL7130A		NAMED INSURED ENDORSEMENT		
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE		
	08-98	EXCLUSION OF CERTAIN COMPUTER LOSSES		
IL8383.2	01-07	DISCLOSURE NOTICE OF TERRORISM COVG SCHEDULE - Part 1	ب	37
IL8384A	09-04	A. Premium through end of year 12/31/07 B. Premium beyond the date specified above TERRORISM NOTICE	\$ \$	15

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EMPLOYERS MUTUAL CASUALTY COMPANY
                                                      POLICY NO: 3A2-22-78---08
  WAREHOUSE 86 LLC
                                     EFF DATE: 11/08/07 EXP DATE: 04/15/08
               SIMPLIFIED COMMERCIAL PROPERTY RATING WORKSHEET
                                                                    TERM: 1.000
                                                % OF CO PART: 100.00
LOC: 001 ST: MS TER: 670 CNTY: 670 PROT: 07 CONST: 3 RT TYP: S SPKLR: Y
     (IRPM/SSRP 1.000 COMM REDUCT/EXPENSE 1.000 OTHER 1.000)
CONST YEAR: 1995 FTTC:
     GROUP II COMM BCEG: IND GRADED: RISK ID: TBD
     TERRORISM RATING TIER: 03
LOC-ITEM: 001-02 COV: PERSONAL PROPERTY CLASS: 1211 PKG: 0.740 MULTI-LOC: 1.000
          LCM/RATE DEP: 2.05 BI TYPE OF RISK:
RATE GROUP: 1 CLASS LIMIT: 5000

EB RATING TIER: 1 GROSS SQUARE FOOTAGE:

(1) (2) (3) (4) (8) (5)

DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID

0.621 1.000 1.000 0.850 1.000

1 0.258 1.000 1.000 0.850 1.000
II
EB 0.025 1.000 1.000 1.000
TR 0.002 1.000 1.000 1.000
DEV BASE X(3) + (4) X (8) X DED X AV X INS + (7) X BASE XPD X DED X (5)
EB
TR
                   1.00 0.850 50000)+( 890 0.100 0.850)) 1.000
((SP 0.066 1.000
  X RMF X TAX = NET X INSURANCE X IG X CHG FACT =
                                                                    PREMIUM
     0.740
I
                      0.391 50000
                                                       0.434
                                                                           8.5
II
     0.740
                      0.162
                                    50000
                                                        0.434
                                                                           35
EB
                                  50000
                      0.025
                                                       0.434
                                                                           15
TR
                      0.002
                                    50000<sup>°</sup>
50000
                                   50000
                                                       0.434
                                                                           1)
SP 0.740
                                                       0.434
                                                                           3.3
                                                        TOTAL =
                              FULL TERM PREMIUM X CHG FACT = OFF PREMIUM
                                    -989 0.434 -428
_____
                                       TOTAL PREMIUM FOR CHANGES $ -269.00
(1) PC DIFFERENTIAL X SPRINKLER LEAKAGE EXCLUSION FACTOR (OR)
    EQ BUILDING CODE EFF GRADING CRDT X EQ/SLEQ SUBLIMIT FACTOR (OR)
    GROUP II PREFIX X GRP II BUILDING CODE EFF GRADING CRDT
    X WINDSTORM PROT DEVICE CREDIT X NEW RESIDENTIAL CONSTRUCTION CREDIT
(2) SPRINKLER LEAKAGE EXCLUSION RATE, VANDALISM EXCLUSION RATE
(3)BRND & LBL X ORD OR LAW X POLLUTANT X TIME ELMT X DEBRIS X VACY X LEGAL LIAB
   X BR COLLAPSE X INC AGG LIMIT FACTOR
(4) BRND & LBL MAXIMUM INCREASE + UTILITY SERVICES CHG + MINING PROPERTY CHG
   + VACANCY BALANCE TO MINIMUM RATE + BR COLLAPSE
(5) SPKLR FAC FOR UNSPKLRD BLDGS (OR) MOD FOR STY HGT X MAS VEN
   X INCR FOR GRND COND X PIPP FACTOR X PEAK SEASON/VACANCY PRORATE FACTOR
   X SFP TERRORISM REJECTION FACTOR X FL SINKHOLE FACTOR(S)
(6) DWELLING EARTHQUAKE MASONRY VENEER FACTOR X INCREASE FOR GROUND CONDITIONS
(7) SPEC FORM PERS PROP INCR MAY BE INCL WITH OTHER PERS PROP ITEMS AT SAME LOC X DEVIATION X COINS IF APPLICABLE
(8) COINSURANCE FACTOR (OR) FUNCTIONAL BUILDING/PERSONAL PROPERTY VALUATION
  DATE OF ISSUE: 11/30/07 (BPP)
                                     03/20/07 115 ML
  WORK-PROP
                              BPP
                                                                    3A22278 0805
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EMPLOYERS MUTUAL CASUALTY COMPANY

WAREHOUSE 86 LLC

POLICY NO: 3A2-22-78---08

TRANSACTION: CHANGE-05

PRIOR POL: 3A2-22-78

TRANSACTION INFORMATION

POLICY TERM: 04/15/07 TO 04/15/08 ACCOUNT NAME: WAREHOUSE 86 LLC

ACCOUNT STATE: MS FINANCING: N AUDIT FREQUENCY:

SIC: 4226 D & B:

ORIGINAL EFF DATE: 04/15/05

TRANS DATE: 11/08/07 CO/BR/AGENT: A/H/9333-9

PROGRAM:

BILLING METHOD: D INSPECTION: 2 PROFIT SHARE: Y

TYPE OF POLICY: 36 (SERV)

TRANS PREMIUM:

-269.00

POLICY ID: AA

COMMISSION: 20.0%

PREMIUM:

-269.00

DATE OF ISSUE: 11/30/07 (BPP)

STAT F BPP 03/20/07 115 MI. 3A22278 0805

PAGE 2

EMPLOYERS MUTUAL CASUALTY COMPANY

WAREHOUSE 86 LLC

EFF DATE: 04/15/07

EXP DATE: 04/15/08

C H A N G E E N D O R S E M E N T C O N T I N U E D

FORMS APPLICABLE:

CP0010(04/02), CP0030(04/02), CP0090(07/88), CP0127(03/96), CP0140(07/06), CP1030(04/02), CP1218(06/95), CP7001A(01/86)*, CP7007.1(10/00), CP7159(10/02), CP7313(01/04), CP8075(07/06), CP9993(10/90), IL0119(01/07), IL0266(07/02), IL0282(07/02), IL0415(04/98), IL0952(11/02), IL7050(09/90), IL7130A(04/01), IL7131A(04/01), IL7306(08/98), IL8383.2(01/07), IL8384A(09/04)

Refer to prior distribution(s) for any forms not attached

PLACE OF ISSUE: RIDGELAND, MS

DATE OF ISSUE: 11/30/07 COUNTERSIGNED BY:

115

EMPLOYER	RS MUTUAL CASU SE 86 LLC	JALTY CO	MPAN	IY.	n tr tr	ייתרו	 ਾਸ਼ਾ •	10/1	p	OLIC	У ИО	: 3A2	2-22-78)08 /15/09
MARCHIOUR														15/08
	C O M M E I						T 5	Y	s c	HE	D U	LE		
LOC 003	STE 110 481 AIRPORT SOUTHAVEN, N 38671-5879	INDUSTI 18.	RIAL	DR		DES	CRI OCCU	PTIO	Y:	IN P	ROTE STRI	JSTI CTION AL RA SYST	O MAS N CLASS ACKING TEMS	BLDG 05 AND
72 FOR IN	TIBLE PER OCCU HOURS ON BUS ISPECTION CONT TIVE SAFEGUAR	SINESS I FACT: H	INCOM BOYLE	Έ										
ITEM	COVERAGE		J	LIM NSU	IT O	F E	CAU	ered ISES Loss	SP	EC*	INS	C(OPTION OVERAGI	AL ES
01 DER	CONST. DECEMENT	. Ob				~~~.								
02 !BUS]	BUSINESS INESS INCOME LUDING RENTAL	VALUE	! !\$!		50,	000	! !SPI !	ECIAL	!05 :! !	1	! ! MO !	NTHL	Y INDE	1/6
								* ** *** ***						
	SPEC.		*SP	SCLA	ר TV	TER.	4ST							
	INT. NO.		AYEE	- L	oss	PAY	явы	₫.						
	01	SC KIOS	SKS,	INC.										
		300 RAN							CF6	-314				
	SPEC.													
	INT. NO. 03	GENERAL 16479	L ELI D AL LI	ECTR AS P	IC C ARKW	'API' 'AY	ľAL	COF		00				
	anna	ADDISO	N, T	. 7	5001	-25	12							
	SPEC, INT, NO,	MODMON	उद्य											
	04	TRUSTM	ARK I		ONAL	BAI	ИK							
		P 0 B0	-											
	SPEC.	JACKSO)	и, М	s. 3	9205	•								
	INT, NO.	LOSS P.	AYEE	_ T.	ogg	PAY	ΔĦΤ.	F						
	05	WELLS							ASIN	JG, IN	C IS	5A		
		CAPITA					CUS'	r sti	REET	r ste	500)		
	2000	DES MO				309								
	REFE	RENCE N	0; (COPI	ER							٠		
		~~~ <b>~</b>						IUM I		CHAN	GES	 \$		
	•													
INCLUDE	S COPYRIGHTED	MATERI	AL O	F IS	o co	MME	RCI.	AL R	ISK	SERV	/ICES	S. IN	C. WIT	н гте
PERMISS	ION. COPYRIGHT,													- <del>-</del>
<b>ከል</b> ሞድ ላይ	ISSUE: 11/30			_	<b></b>						,			
FORM: C	P7001A ED. 1-	707 ( 86	BPP) BPP		03/2	20/0	7	1:	15	4	1L	3	A22278	080

EMPLOYERS MUTUAL CASUALTY COMPANY

WAREHOUSE 86 LLC

POLICY NO: 3A2-22-78---08

TRANSACTION: CHANGE-04 PRIOR POL: 3A2-22-78

### TRANSACTION INFORMATION

POLICY TERM: 04/15/07 TO 04/15/08 ACCOUNT NAME: WAREHOUSE 86 LLC

ACCOUNT STATE: MS FINANCING: N AUDIT FREQUENCY:

SIC: 4226 D & B:

ORIGINAL EFF DATE: 04/15/05

TRANS DATE: 10/13/07 CO/BR/AGENT: A/H/9333-9

PROGRAM:

BILLING METHOD: D INSPECTION: 2 PROFIT SHARE: Y

TYPE OF POLICY: 36 (SERV)

TRANS PREMIUM: 0.00

POLICY ID: AA

COMMISSION: N/A

PREMIUM:

N/A

DATE OF ISSUE: 11/30/07 (BPP)

STAT F BPP 03/20/07 115 ML 3A22278 0804

PAGE 2

EMPLOYERS MUTUAL CASUALTY COMPANY

WAREHOUSE 86 LLC

EFF DATE: 04/15/07

EXP DATE: 04/15/08

C H A N G E E N D O R S E M E N T C O N T I N U E D

FORMS APPLICABLE:

CP0010(04/02), CP0030(04/02), CP0090(07/88), CP0127(03/96), CP0140(07/06), CP1030(04/02), CP1218(06/95), CP7001A(01/86)*, CP7007.1(10/00), CP7159(10/02), CP7313(01/04), CP8075(07/06), CP9993(10/90), IL0119(01/07), IL0266(07/02), IL0282(07/02), IL0415(04/98), IL0952(11/02), IL7050(09/90), IL7130A(04/01), IL7131A(04/01)*, IL7306(08/98), IL8383.2(01/07), IL8384A(09/04)

Refer to prior distribution(s) for any forms not attached

PLACE OF ISSUE: RIDGELAND, MS

DATE OF ISSUE: 10/19/07 COUNTERSIGNED BY:

FORM: IL1201A (ED. 01-86) 115 BP 3A22278 0803

EMPLOYERS MUTUAL CASUALTY WAREHOUSE 86 LLC	COMPANY	EFF DATE:	POLIC 10/13/07	Y NO: 3A2- EXP DATE	22-7808 E: 04/15/08
RISK-36 SIMPLIFIED (	OMMERCIAL		ATING WORKSH	EET TE	
LOC: 002 ST: TN TER: 791 (IRPM/SSRP 1.000 CO CONST YEAR: 1980 TERRORISM RATING TIER	CNTY: 79 DMM REDUCT FTTC:	0 PROT: 02	CONST: 5	RT TYP: C	1
LOC-ITEM: 002-01 COV: PERSO	FULL T	ERM PREMIUM	X CHG FA	CT = OFF	PREMIUM
j.					
LOC: 005 ST: MS TER: 670 (IRPM/SSRP 1.000 CO CONST YEAR: 1980 TERRORISM RATING TIER	MM REDUCT FTTC:	0 PROT: 05 /EXPENSE 1.	CONST: 2	RT TYP: C	SPKLE: N
LOC-ITEM: 005-01 COV: PERSO LCM/RATE DEP: 2.0 EB RATING TIER: (1) (2) DEV BASE X FAC - EXC X S	ONAL PROPE 1	RTY CLASS: BI TYPE GROSS S	0702 PKG: 0. OF RISK: QUARE FOOTAG	.740 MULTI-	-LOC: 1.000
II 0.310 1.000 II 0.258 1.000 EB 0.025 TR 0.002 1.000	1.00 1.00	0 1. 0 1.	00 0.850 00 0.850 1.000 00 0.850	1.000 1.000 1.000	0 0 0 0
DEV BASE X(3) + (4) X (8 (SP 0.066 1.000 1.0	X DED X 0 0.850	AV X IN 500	IS + (7) X I )0)+( 77	BASE XPD X 0	DED X (5) .850)) 1.000
X RMF X TAX = NET T 0.740 0.19 II 0.740 0.16 EB 0.02 TR 0.00	X INSU 5 2 5 5 2	RANCE X I 5000 5000 5000 5000 5000	0.50 0.50 0.50 0.50 0.50	05 05 05 05 05	5 4 1 1 26
			REMIUM FOR C		
				nd for the for the top top , the top	
DATE OF ISSUE: 10/19/07	(BPP)				'INUED)
WORK-PROP	BPP	03/20/07	115	BP 3A	22278 0803

PÅGE NO: 2

EMPLOYERS MUTUAL CASUALTY COMPANY
WAREHOUSE 86 LLC

EFF DATE: 10/13/07

EXP DATE: 04/15/08

RISK-36

SIMPLIFIED COMMERCIAL PROPERTY RATING WORKSHEET

TERM: 1.000

SK-36 SIMPLIFIED COMMERCIAL PROPERTY RATING WORKSHEET TERM: 1.000 % OF CO PART: 100.00

- (1) PC DIFFERENTIAL X SPRINKLER LEAKAGE EXCLUSION FACTOR (OR)
  EQ BUILDING CODE EFF GRADING CRDT X EQ/SLEQ SUBLIMIT FACTOR (OR)
  GROUP II PREFIX X GRP II BUILDING CODE EFF GRADING CRDT
  X WINDSTORM PROT DEVICE CREDIT X NEW RESIDENTIAL CONSTRUCTION CREDIT
- (2) SPRINKLER LEAKAGE EXCLUSION RATE, VANDALISM EXCLUSION RATE
- (3)BRND & LBL X ORD OR LAW X POLLUTANT X TIME ELMT X DEBRIS X VACY X LEGAL LIAB X BR COLLAPSE X INC AGG LIMIT FACTOR
- (4) BRND & LBL MAXIMUM INCREASE + UTILITY SERVICES CHG + MINING PROPERTY CHG + VACANCY BALANCE TO MINIMUM RATE + BR COLLAPSE
- (5) SPKLR FAC FOR UNSPKLRD BLDGS (OR) MOD FOR STY HGT X MAS VEN
  X INCR FOR GRND COND X PIPP FACTOR X PEAK SEASON/VACANCY PRORATE FACTOR
  X SFP TERRORISM REJECTION FACTOR X FL SINKHOLE FACTOR(S)
- (6) DWELLING EARTHQUAKE MASONRY VENEER FACTOR X INCREASE FOR GROUND CONDITIONS
- (7) SPEC FORM PERS PROP INCR MAY BE INCL WITH OTHER PERS PROP ITEMS AT SAME LOC X DEVIATION X COINS IF APPLICABLE
- (8) COINSURANCE FACTOR (OR) FUNCTIONAL BUILDING/PERSONAL PROPERTY VALUATION

DATE OF ISSUE: 10/19/07 (BPP)

POLICY NUMBER: 3A2-22-78---08 EMPLOYERS MUTUAL CASUALTY COMPANY

WAREHOUSE 86 LLC

EFF DATE: 10/13/07 EXP DATE: 04/15/08

COMMERCIAL PROPERTY POLICY DECLARATIONS 

#### ENDORSEMENT SCHEDULE

FORM	EDITION DATE	DESCRIPTION/ADDITIONAL INFORMATION		PREMIUM
		BLDG & PERSONAL PROP. COVERAGE FORM		
		BUS, INCOME & EXTRA EXPENSE COVERAGE		
CP0090 CP0127		COMMERCIAL PROPERTY CONDITIONS		
		UTAH CHANGES		İ
		EXCL OF LOSS DUE TO VIRUS/BACTERIA		
		CAUSES OF LOSS SPECIAL FORM		
CP1218 *CP7001A		LOSS PAYABLE PROVISIONS		
CP7001A		COMMERCIAL PROPERTY SCHEDULE COMM PROPERTY OUICK REFERENCE		
		BROADENED PROPERTY COVRG EXTENSION		
	10-02			
CP7313		EQUIPMENT PROTECTION ENDORSEMENT		
CP8075		POLICYHOLDER NOTICE		
CP9993	10-90	TENTATIVE RATE		
IL0119		MISSISSIPPI CHANGES		
		UT CHANGES - CANCELLATION/NONRENEWAL		
IL0282	07-02	MS CHANGES - CANCELLATION/NONRENEWAL		
IL0415	04-98	PROTECTIVE SAFEGUARDS		
IL0952		CAP/LOSSES/CERTIFD ACTS OF TERRORISM		
IL7050		AUTOMATIC TERMINATION		
IL7130A		NAMED INSURED ENDORSEMENT		
	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE		
IL7306		EXCLUSION OF CERTAIN COMPUTER LOSSES		
IL8383.2	01-07	DISCLOSURE NOTICE OF TERRORISM COVG		
		SCHEDULE - Part 1		
		A. Premium through end of year 12/31/07	\$ \$	38
		B. Premium beyond the date specified above	Ş	16
IL8384A	09-04	TERRORISM NOTICE		

FORM(S) DELETED WITH THIS TRANSACTION: IL0250 07-02

DATE OF ISSUE: 10/19/07

EMPLOYER	S MUTUAL CASI	JALTY COMPANY POLICY NO: 3A2-22-7808
WAREHOUS	E 86 LLC	JALTY COMPANY POLICY NO: 3A2-22-7808 EFF DATE: 10/13/07 EXP DATE: 04/15/08
	COMME	RCIAL PROPERTY SCHEDULE
LOC 002		PKWY DESCRIPTION: 4 STORY MOD FR RES BLDG IN PROTECTION CLASS 02 OCCUPANCY: WAREHOUSE
	MEMPHIS, TN 38119-5701	OCCUPANCY: WAREHOUSE
DEDUCT	IBLE PER OCC	JRRENCE: \$ 1,000 ON ALL COVERED CAUSES OF LOSS
ITEM	COVERAGE	COVERED  LIMIT OF CAUSES SPEC* OPTIONAL,  INSURANCE OF LOSS INT COINS COVERAGES
01 !DELE		***************************************
01 :DEDE		
LOC 005	5 RIVER BENN	D PL STE D DESCRIPTION: 1 STORY JSTD MAS ELDG IN PROTECTION CLASS 05 OCCUPANCY: WAREHOUSE
	39232-7618	OCCUPANCI: WAREHOUSE
DEDUCT FOR IN	IBLE PER OCCI SPECTION CON	JRRENCE: \$ 1,000 ON ALL COVERED CAUSES OF LOSS FACT: BOYLES MOAK BRICKELL 601-605-4114 AGT
		COVERED LIMIT OF CAUSES SPEC* OPTIONAL
ITEM	COVERAGE	INSURANCE OF LOSS INT COINS COVERAGES
01 IPERS !YOUR	ONAL PROPERTY BUSINESS	Y OF !\$ 5,000!SPECIAL! ! 80%!REPLACEMENT COST
	SPEC.	*SPECIAL INTEREST
		LOSS PAYEE - LOSS PAYABLE
	01	SC KIOSKS,INC. 300 RADIOSHACK CIRCLE MS CF6-314 FORTWORTH, TX. 76102-1964
	SPEC.	
	INT. NO.	LOSS PAYEE - LOSS PAYABLE
	03	GENERAL ELECTRIC CAPITAL CORP. 16479 DALLAS PARKWAY NO. 300 ADDISON, TX. 75001-2512
	SPEC.	,
	INT. NO. 04	MORTGAGEE TRUSTMARK NATIONAL BANK
	04	P O BOX 291
		JACKSON, MS. 39205
		TOTAL PREMIUM FOR CHANGES \$ -124.00
INCLUDES PERMISSI		MATERIAL OF ISO COMMERCIAL RISK SERVICES, INC. WITH ITS
		ISO COMMERCIAL RISK SERVICES, INC. 1983, 1984
	ISSUE: 10/19	
FORM: CP	7001A ED. 1-	86 BPP 03/20/07 115 BP 3A22278 0803

EMPLOYERS MUTUAL CASUALTY COMPANY

WAREHOUSE 86 LLC

POLICY NO: 3A2-22-78---08

TRANSACTION: CHANGE-03 PRIOR POL: 3A2-22-78

TRANSACTION INFORMATION

POLICY TERM: 04/15/07 TO 04/15/08 ACCOUNT NAME: WAREHOUSE 86 LLC

ACCOUNT STATE: MS FINANCING: N AUDIT FREQUENCY:

SIC: 4226 D & B:

ORIGINAL EFF DATE: 04/15/05

TRANS DATE: 10/13/07 CO/BR/AGENT: A/H/9333-9

PROGRAM:

BILLING METHOD: D INSPECTION: 2 PROFIT SHARE: Y

TYPE OF POLICY: 36 (SERV)

TRANS PREMIUM: -124.00

POLICY ID: AA COMMISSION: 20.0% PREMIUM: -124.00

DATE OF ISSUE: 10/19/07 (BPP)

STAT F BPP 03/20/07 115 BP 3A22278 0803

EMPLOYERS 1	MUTUAL CASUAL	TY COMPAN	1 <b>Y</b>					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	СН	ANGE	E	иро	RSE	меит			
POLICY PER	OD: FROM 0	4/15/07	то	04/15/	08	* PO:	LICY M 2 2 ~	JMBER 7 8	* * 80
N A M	E D INS	URED:	:		Ъ				
ELECTRONIC PO BOX 1669	TY HOLDINGS L TECHNOLOGIES	LC		] ] E	NSURA 062 H O BOX	TTI ROBERTS NCE & BONDI IGHLAND COL 3348 AND MS 3915	NG AGEI ONY PKI		
DIRECT	BILL	<u></u>			AGEN	T: AH-9333 T PHONE: 60			
тніѕ	ENDOR PLEAS	SEMEI E RE1	и т A D	СНА	NG		РΟ		
		~ ** ** ** ** ** ** ** ** **							
	*								
	* ENDORSEMEN	T EFFECT	IVE D	ATES:	10/13	/07 TO 04/1	5/08 <b>*</b>		
AMENDING MA	AILING ADDRES	3 <b>5</b> .							
•									
*******	•								
	AĽ	DITIONAL	PREM	IIUM:	\$	0.00			
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DI NGE CO -		NID 265							
DATE OF IS	SSUE: RIDGELA SUE: 10/19/07 D1A (ED. 01-8	7	COUN	TERSI	ned e	3 <b>Y</b> ;		A22278	

PRIOR POLICY: 3A2-22-78 EMPLOYERS MUTUAL CASUALTY COMPANY COMMERCIAL PROPERTY DECLARATIONS *-------POLICY PERIOD: FROM 04/15/07 TO 04/15/08 * POLICY NUMBER * * 3 A 2 - 2 2 - 7 8---08 * NAMED INSURED: PRODUCER: WAREHOUSE 86 LLC W86 PROPERTY HOLDINGS LLC MARCHETTI ROBERTSON & BRICKELL INSURANCE & BONDING AGENCY, INC ELECTRONIC TECHNOLOGIES INC 1062 HIGHLAND COLONY PKWY-S 175 PO BOX 17361 MEMPHIS TN 38187-0361 PO BOX 3348 RIDGELAND MS 39158-3348 AGENT: AH-9333-9 DIRECT BILL AGENT PHONE: 601-605-3150 _ - - - - - - - - -INSURED IS: LLC SEE ATTACHED SCHEDULE FOR DESCRIPTION OF LOCATIONS. SPECIAL INTERESTS AND DEDUCTIBLES COVERAGES PROVIDED PREMIUM BUILDING 5,635.00 PERSONAL PROPERTY 9,945.00 BUSINESS INCOME \$ 540.00 TOTAL PROPERTY PREMIUM \$ FORMS APPLICABLE: CP0010(04/02), CP0030(04/02), CP0090(07/88), CP0127(03/96), CP0140(07/06)*, CP1030(04/02), CP1218(06/95), CP7001A(01/86)*, CP7007.1(10/00), CP7159(10/02)*, CP7313(01/04), CP8075(07/06)*, CP9993(10/90), IL0119(01/07)*, IL0250(07/02), IL0266(07/02), IL0282(07/02), IL0415(04/98), IL0952(11/02), IL7050(09/90)*, IL7130A(04/01)*, IL7131A(04/01)*, IL7306(08/98), IL8383.2(01/07)*, IL8384A(09/04) Refer to prior distribution(s) for any forms not attached DATE OF ISSUE: 04/24/07 (BPP)

FORM: CP7000A ED. 1-86 BPP 03/20/07 115 DV 3A22278 0801

EMPLOYERS MUTUAL CASUALTY COMPANY POLICY NUMBER: 3A2-22-78---08

WAREHOUSE 86 LLC

EFF DATE: 04/15/07 EXP DATE: 04/15/08

COMMERCIAL PROPERTY POLICY

DECLARATIONS 

#### ENDORSEMENT SCHEDULE

	EDITION			l
FORM	DATE	DESCRIPTION/ADDITIONAL INFORMATION	PI	REMIUM
		BLDG & PERSONAL PROP. COVERAGE FORM		
				ŀ
CE0030	04-02	BUS. INCOME & EXTRA EXPENSE COVERAGE COMMERCIAL PROPERTY CONDITIONS		
CP0090	07-06	UTAH CHANGES		1
*CD0140	05-06	EYCT. OF LOGG DUE TO VIRILG BACTERIA		-
CP1030	04~02	EXCL OF LOSS DUE TO VIRUS/BACTERIA CAUSES OF LOSS SPECIAL FORM		İ
CP1218	06-95	LOSS PAYABLE PROVISIONS		
*CP7001A	01-86	COMMERCIAL PROPERTY SCHEDULE		
CP7007.1	10-00	COMM PROPERTY QUICK REFERENCE		
*CP7159	10-02	BROADENED PROPERTY COVER EXTENSION		
CP7313	01-04	BROADENED PROPERTY COVRG EXTENSION EQUIPMENT PROTECTION ENDORSEMENT		
*CP8075	07-06	POLICYHOLDER NOTICE		
CP9993	10-90	TENTATIVE RATE		
*IL0119	01-07	TENTATIVE RATE MISSISSIPPI CHANGES		
IL0250	07-02	TN CHANGES - CANCELLATION/NONRENEWAL		
110266	07-02	UT CHANGES - CANCELLATION/NONRENEWAL		
IL0282	07-02	MS CHANGES - CANCELLATION/NONRENEWAL		
IL0415	04-98	PROTECTIVE SAFEGUARDS CAP/LOSSES/CERTIFD ACTS OF TERRORISM		
IL0952	11-02	CAP/LOSSES/CERTIFD ACTS OF TERRORISM		
*IL7050	09-90	AUTOMATIC TERMINATION		
*IL7130A	04-01	NAMED INSURED ENDORSEMENT		
*IL7131A	04-01	COMM'L POLICY ENDORSEMENT SCHEDULE		
IL7306	08-98	EXCLUSION OF CERTAIN COMPUTER LOSSES		
*IL8383.2	01-07	DISCLOSURE NOTICE OF TERRORISM COVG		
		SCHEDULE - Part 1		
		A. Premium through end of year $12/31/07$	\$ \$	39
		B. Premium beyond the date specified above	\$	16
IL8384A	09-04	TERRORISM NOTICE		

DATE OF ISSUE: 04/24/07 FORM: IL7131A (ED. 04-01)

EMPLOYERS MUTUAL CASUALTY COMPANY POLICY NUMBER: 3A2-22-78---08 WAREHOUSE 86 LLC EFF DATE: 04/15/07 EXP DATE: 04/15/08

#### TERRORISM NOTICE

This insurance includes coverage for certified acts of terrorism as defined in the Terrorism Risk Insurance Act of 2002.

Attached you will find a disclosure, which identifies the specific charge for certified acts of terrorism.

YOU MAY HAVE THE OPTION TO REJECT THIS TERRORISM COVERAGE

For additional information, please contact your agent

DATE OF ISSUE: 04/24/07 FORM: IL8384A (09-04) 115 3A22278 0801 DV

EMPLOYERS	MUTUAL CASUAI		POLICY NU	JMBER:	3A2-22	2-73	.08
WAREHOUSE	86 LLC	EFF DATE:	04/15/07	EXP	DATE:	04/15/	08

THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT. THIS ENDORSEMENT DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE OF PREMIUM FOR CERTIFIED ACTS OF TERRORISM COVERAGE (PURSUANT TO TERRORISM RISK INSURANCE ACT)

S C H E D U L E

SCHEDULE - PART I

Terrorism Premium (Certified Acts)

A. Premium through end of year 12/31/07 \$39.00

B. Premium beyond the date specified above \$16.00

(Refer to paragraph C. below)

SCHEDULE - PART II

Federal share of Terrorism Losses _ % Year: ____ (refer to paragraph B, below)

- A. Disclosure Of Premium:
  - In accordance with the Federal Terrorism Risk Insurance Act we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for terrorism acts certified under that Act. The portion of your premium attributable to such coverage is shown in the schedule of this endorsement or in the policy Declarations.
- B. Disclosure Of Federal Participation In Payment Of Terrorism Losses: The United States Government, Department of the Treasury, will pay a share of terrorism losses insured under the federal program. For losses occurring in 2006, the federal share equals 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. For losses occurring in 2007, the federal share equals 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention. If the federal program is extended beyond 2007, the applicable percentage is shown in Part II of the Schedule of this endorsement or in the policy Declarations.
- C. Premium beyond the year specified in Part I above:
  The premium for certified acts of terrorism coverage is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of the year specified in Part I of the Schedule of this endorsement, unless extended by the federal government. If the federal program is extended, the premium shown in (B) in Part I of the Schedule shall be attributable to coverage for terrorism acts certified under the Act.

If the federal program terminates, your policy will still contain coverage for acts of terrorism unless you have elected to exclude the coverage. The premium shown in (B) in Part I of the Schedule shall be attributable to that coverage for terrorism.

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DATE OF ISSUE: 04/24/07 (continued)

FORM: IL8383.2 (01-07) 115 DV 3A22278 0801

09-00139-ee Dkt 36-14 Filed 04/28/10 Entered 04/28/10 17:17:06 Page 28 of 50

### **EMC**Insurance Companies

				in
Page	2			

EMPLOYERS MUTUAL CASUALTY COMPANY POLICY NUMBER: 3A2-22-78---08 WAREHOUSE 86 LLC EFF DATE: 04/15/07 EXP DATE: 04/15/08

THE FOLLOWING STATEMENT IS REQUIRED TO BE PART OF THE DISCLOSURE NOTICE IN MISSOURI:

The premium above is for certain losses resulting from certified acts of terrorism as covered pursuant to coverage provisions, limitations and exclusions in this policy. You should read the definition in your policy carefully, but generally speaking, "certified" acts of terrorism are acts of foreign sponsorship that exceed \$5 million in aggregate losses to the insurance industry and which are subsequently declared by the U.S. Secretary of the Treasury as a certified terrorist act under the Terrorism Risk Insurance Act. Some losses resulting from certified acts of terrorism are not covered. Coverage for noncertified acts of terrorism may not be provided. A major example of "noncertified" acts of terrorism would be an act of terrorism committed by a domestic group. Read your policy and endorsements carefully.

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FORM: IL8383.2 (01-07) 115 DV 3A22278 0801

EMPLOYERS MUTUAL CASUALTY COMPANY

NAMED INSURED ENDORSEMENT

POLICY PERIOD: FROM 04/15/07 TO 04/15/08

* POLICY NUMBER *

* 3 A 2 - 2 2 - 7 8---08 *

NAMED INSURED:

PRODUCER:

WAREHOUSE 86 LLC W86 PROPERTY HOLDINGS LLC ELECTRONIC TECHNOLOGIES INC PO BOX 17361 MEMPHIS TN 38187-0361

MARCHETTI ROBERTSON & BRICKELL INSURANCE & BONDING AGENCY, INC 1062 HIGHLAND COLONY PKWY-S 175 PO BOX 3348

RIDGELAND MS 39158-3348

DIRECT BILL

AGENT: AH-9333-9 AGENT PHONE: 601-605-3150

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

* ENDORSEMENT EFFECTIVE DATES: 04/15/07 TO 04/15/08 * 

IT IS HEREBY AGREED AND UNDERSTOOD THAT THE NAMED INSURED IS AMENDED TO READ AS FOLLOWS:

1ST NAMED INSURED: WAREHOUSE 86 LLC

NO. 02:

W86 PROPERTY HOLDINGS, LLC

NO, 03:

ELECTRONIC TECHNOLOGIES, INC.

PLACE OF ISSUE: RIDGELAND, MS

DATE OF ISSUE: 04/24/07

DV

PAGE NO: 2	uisurance Compa	
PAGE NO: 2	CHALER COMPANY	POLICY NO: 3A2-22-7B0
WAREHOUSE RE LLC	ASUALLI CUMPANI	POLICY NO: 3A2-22-7B( 04/15/07 EXP DATE: 04/15/0
mandada oo mic	EFF DATE:	04/15/07 EXP DATE: 04/15/0
соммъ		
THE TOTAL THE TANK THE	ERCIAL PROPERT	REDULE
VOID DICTURGE	:11 OF 12 1,000,00018F	PECIAL!01! 80%!REPLACEMENT COST
1 TOUR BUSINESS		1031 !
UZ IBUSINESS INCOME	!\$ 50,0001SE	PECIAL!   MONTHLY INDEM 1/
TACLODING RENTA	T VALUE [	PECIAL!   MONTHLY INDEM 1/
LOC 004 986 W 2ND	ST DESCR	RIPTION: 1 STORY NONCOMB BLDG
OGDEN TE		IN PROTECTION CLASS 03
OGDEN, UT.		UPANCY: WAREHOUSE
84404-1324	:	•
<b></b>		
LOC DESCRIPTION	i: BLDG 12A	
·		
DEDUCTIBLE PER OC	CURRENCE: \$ 1,000 ON ALL	COVERED CAUSES OF LOSS, EXCEPT
A MOOKE ON B	SUSINESS INCOME	
FOR INSPECTION CO	NTACT: BOYLES MOAK BRICKE	LL 601-605-4114 AGT
		332 333 1111 1101
,	CO	VERED
	LIMIT OF CA	USES SPEC* OPTIONAL
ITEM COVERAGE	INSURANCE OF	COSES SPEC* OPTIONAL COVERAGES
01 PERSONAL PROPER	TY OF   \$   150,000   SP	ECIAL!   80%!REPLACEMENT COST
YOUR BUSINESS	1	ECIAL! ! 80%!REPLACEMENT COST ! ! ! ECIAL! ! !MONTHLY INDEM 1/ !!!!
02 !BUSINESS INCOME	i\$ 50,000!SP	ECIAL! !MONTHLY INDEM 1/
INCLUDING RENTA	L VALUE ! !	1 1 1
EQUIPMENT PRO	TECTION ENDORSEMENT	SEE COVERAGE FORM
~~~~~~~~~~~~~~~~~		
SPEC.	*SPECIAL INTEREST	
		_
	LOSS PAYEE - LOSS PAYABL	R
01	SC KIOSKS, INC.	•••
	300 RADIOSHACK CIRCLE	MS CF6-314
anta	FORTWORTH, TX. 76102-196	4
SPEC.	TOUR DAVID TOUR STORE	_
INT, NO.	2000 L11111111	
02	WELLS FARGO FINANCIAL	LBASING, INC.MAC-F4045-050
	CAPITAL SQUARE 400	LOCUST STREET STE 500
4-5-	DES MOINES, IA. 50309	
SPEC.		
INT. NO.		
03	GENERAL ELECTRIC CAPITAL	CORP,
	16479 DALLAS PARKWAY	NO. 300
	ADDISON, TX. 75001-2512	
		•
DATE OF ISSUE: 04/2	4/07 (BPP)	(CONTINUED)

DATE OF ISSUE: 04/24/07 (BPP) (CONTINUED)
FORM: CP7001A ED. 1-86 BPP 03/20/07 115 DV 3A22278 0801

PAGE NO: 2	
EMPLOYERS MUTUAL CASUALTY COMPANY POLICY NO. 302.22 78	
PAGE NO: 2 EMPLOYERS MUTUAL CASUALTY COMPANY WAREHOUSE 86 LLC EFF DATE: 04/15/07 EXP DATE: 04/15	/(
COMMERCIAL PROPERTY SCHEDULE	
01 (PERSONAL PRODERTY OF 16 1 000 000 CREEKS CO.	T
!YOUR BUSINESS ! ! !03! ! 02 !BUSINESS INCOME !\$ 50,000!SPECIAL!!!! !MONTHLY INDEM 1 !INCLUDING RENTAL VALUE ! ! ! !	./ €
	~ .
LOC 004 986 W 2ND ST DESCRIPTION: 1 STORY NONCOMB BI	DO:
OGDEN, UT. OCCUPANCY: WAREHOUSE 84404-1324	دا
LOC DESCRIPTION: BLDG 12A	
DEDUCTIBLE PER OCCURRENCE: \$ 1,000 ON ALL COVERED CAUSES OF LOSS, EXCEE	ידי
72 HOURS ON BUSINESS INCOME FOR INSPECTION CONTACT: BOYLES MOAK BRICKELL 601-605-4114 AGT	_
COVERED	
LIMIT OF CAUSES SPEC* OPTIONAL ITEM COVERAGE INSURANCE OF LOSS INT COINS COVERAGES	
01 PERSONAL PROPERTY OF 16 150 COLUMN	 T
YOUR BUSINESS 150,000[SPECIAL] 80%[REPLACEMENT COS 1 1 1 1 1 1 1 1 1	~ ./:
THOUGHT VALUE ! ! ! !	
MISCELLANEOUS POLICY COVERAGES EQUIPMENT PROTECTION ENDORSEMENT SEE COVERAGE FORM	
*SPECIAL INTEREST SPEC.	
INT. NO. LOSS PAYEE - LOSS PAYABLE 01 SC KIOSKS, INC.	
300 RADIOSHACK CIRCLE MS CF6-314 FORTWORTH, TX. 76102-1964	
SPEC. INT. NO. LOSS PAYEE - LOSS PAYABLE	
02 WELLS FARGO FINANCIAL LEASING, INC. MAC-F4045-050 CAPITAL SQUARE 400 LOCUST STREET STR 500	
DES MOINES, IA. 50309 SPEC.	
INT. NO. LOSS PAYEE - LOSS PAYABLE 03 GENERAL ELECTRIC CAPITAL CORP. 16479 DALLAS PARKWAY NO. 300	
164/9 DALLAS PARKWAY NO. 300 ADDISON, TX. 75001-2512	
DATE OF ISSUE: 04/24/07 (BPP)	

DATE OF ISSUE: 04/24/07 FORM: CP7001A ED. 1-86 (BPP) (CONTINUED) 3A22278 0801 BPP 03/20/07 115 DV

PAGE NO: 3 EMPLOYERS MUTUAL CASUALTY COMPANY POLICY NO: 3A2-22-78---08 WAREHOUSE B6 LLC EFF DATE: 04/15/07 EXP DATE: 04/15/08 COMMERCIAL PROPERTY SCHEDULE SPEC. INT. NO. MORTGAGEE TRUSTMARK NATIONAL BANK 04

P O BOX 291 JACKSON, MS. 39205

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DATE OF ISSUE: 04/24/07 (BPP) FORM: CF7001A ED. 1-86 BPP DV 3A22278 0801 115 03/20/07

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EMPLOYERS MUTUAL CASUALTY COMPANY
                                                   POLICY NO: 3A2-22-78---08
                                   EFF DATE: 04/15/07 EXP DATE: 04/15/08
  WAREHOUSE 86 LLC
 RISK-36 SIMPLIFIED COMMERCIAL PROPERTY RATING WORKSHEET
                                             % OF CO PART: 100.00
LOC: 001 ST: MS TER: 670 CNTY: 670 PROT: 07 CONST: 3 RT TYP: S SPKLE: Y
     (IRPM/SSRP 1.000 COMM REDUCT/EXPENSE 1.000 OTHER 1.000)
CONST YEAR: 1995 FTTC:
     GROUP II COMM BCEG: IND GRADED: RISK ID: TBD
     TERRORISM RATING TIER: 03
LOC-ITEM: 001-01 COV: BUILDING CLASS: 1211 PKG: 0.740 MULTI-LOC: 1,000 LCM/RATE DEP: 2.05 BI TYPE OF RISK:

EB RATING TIER: 1 GROSS SQUARE FOOTAGE: 40000 (1) (2) (3) (4) (8) (5)
 DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID

    0.371
    1.000
    1.000
    1.00
    1.000
    1.000

    0.258
    1.000
    1.000
    1.00
    1.000
    1.000

    0.025
    1.000
    1.000
    1.000
    1.000

EB
                               1.000 1.00 0.850
1.000 1.00 0.850
                                                              1.000
TR
   0.002
                                           1.00 0.850
SP
                                                              1.000 1.000
   0.057
   X RMF X TAX = NET X INSURANCE X IG X CHG FACT = PREMIUM
   0.740 0.233 1230000
                                                                      2866
                     0.162
                                 1230000

    0.162
    1230000

    0.025
    1230000

    0.002
    1230000

    0.036
    1230000

                                                                       1993
II
   0.740
EB
                                                                        308
TR.
                                                                        25
SP 0.740
                                                                        443
           TOTAL = 5635
LOC-ITEM: 001-02 COV: PERSONAL PROPERTY CLASS: 1211 PKG: 0.740 MULTI-LOC: 1.000
 LCM/RATE DEP: 2.05

RATE GROUP: 1

CLASS LIMIT: 5000

EB RATING TIER: 1

GROSS SQUARE FOOTAGE:

(1)

(2)

CEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID
I 0.621 1.000 1.000 1.00 0.850 1.000 II 0.258 1.000 1.000 1.00 0.850 1.000
EB 0.025
TR 0.002
((SP 0.066 1.000 1.00 0.850 150000)+( 890 0.100 0.850)) 1.000
   X RMF X TAX = NET X INSURANCE X IG X CHG FACT =
                                                                  PREMIUM
                                                                        587
                     0,391 150000
I
    0.740
                                                                        243
II
     0.740
                      0.162
                                  150000
                                                                         38
EB
                      0.025
                                 150000
                                                                         3
TR
                      0.002
                                 150000
SP
   0.740
                                 150000
                                                        TOTAL =
  LOC: 002 ST: TN TER: 791 CNTY: 790 PROT: 02 CONST: 5 RT TYP: C SPKLR: N
     (IRPM/SSRP 1.000 COMM REDUCT/EXPENSE 1.000 OTHER 1.000)
CONST YEAR: 1980 FTTC:
     TERRORISM RATING TIER: 03
  DATE OF ISSUE: 04/24/07 (BPP) (CONTINUED)
WORK-PROP BPP 03/20/07 115 DV 3A22278
                                                               3A22278 0801
  WORK-PROP
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PAGE	NO: 2					*				
EMPLO WARE	OYERS MU HOUSE 86	TUAL CAS LLC	UALTY COM	YPANY	EFF I	DATE: 0	PO 4/15/07	LICY NO): 3A2- CP DATE	22-7808 : 04/15/08
										RM: 1.000
										RT: 100.00
LOC-IT	EM: 002-		PERSONAL	PROPE	RTY CL	ASS: 07	02 PKG:	0.780	мтт.тт.	LOC: 1.000
DEV I 0	HASE X F	FAC - EX .940 .000	ססיבות ציי	Y FAC	1 000	V DXC	A DED	* 75 ₹ 7	TO TORK	X RESID
EB 0 TR 0	.025 .002 0.	.940		1.00	0	1.00	1,000 0.850		1.000	
((SP 0	.038 1.0	3) + (4)	X (8) X 1	DED X 850	AV X	INS 100000)	+ (7) +(151	X BASE	XPD X	DED X (5) 850)) 1.000
r o x	RMF X .780	TAX =	NET X 0.114	insu 1	RANCE 00000	X IG	х сно	FACT	=	PREMIUM 114
II 0 EB	.780	IFML W	0.052 0.025	1 1	00000					52 25
TR Sp o	790		0,002	1	00000					2
D2 0	. 700				00000			TOTAL	==	1.25 318
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T	ERRORISI	COMM B A RATING -01 COV: /RATE DEF E GROUP: RATING TI (1) (2	TIER: 03	स्यात्रव	ידי עיויקי.	1455 OF	ssa pra	0 740	MULTI-	-LOC: 1.000
	EB 1	RATING TI	ER: 1	4. 8	GR	OSS SON	JARE FOO	TAGE:		
DEV	DASE A	TAC - BX	C X TERR	. X. FAC	: + CHG	X FAC	X DRD	X AV	X FAC	X RESID
II O	0.923 1 0.258 1	.000 .000		1.00) () () ()	1.00 1.00	0.850 0.850))	1.000))
D C	0.025 0.002			1.00		1.00	1.000)	1.000)
DEA B		3) + (4) 000	X (8) X 1.00 0.	DED X	AV X	INS		X BASE	XPD X	DED X (5) 850}} 1.00
	RMF X	TAX =	NET X		RANCE	X IG	х сно	FACT	=	PREMIUM
II 0	740		0,162	10	00000					5810 1620
EB TR			0.025 0.002		000000					250 20
SP 0	740				00000			TOTAL	_	499
	509 AM 514 AM				ساس سا				-	8199
		-								
. 	ነ ለው ፕላላ	UE: 04/24	1/07 /~	וממו					100	
	-PROP	UA: U4/24		PP)	03/20	/07	115	DV		INUED) 22278 0801

II 0.740	PAG	GE NO:	3					_,				
RISK-36 SIMPLIFIED COMMERCIAL PROPERTY RATING WORKSHEET TERM: 1.000 to COC-ITEM; 003-02 COV; BUSINESS INCOME CLASS: 0563 PKG: 0.740 MULTI-LOC: 1.000 LCM/RATE DEP; 2.05 BI TYPE OF RISK: 1 (1) (2) (3) (4) (8) (5) (5) UEV BASE X FAC - EXC X TERR X FAC + CHS X FAC X DED X AV X FAC X RESID I 0.820 1.000 0.950 1.00 1.000 1.000 1.000 I.000 II.000	EM:	PLOYER	S. MUTUAL	CASUALTY	СОМРАНУ			POL	лсх ис	: 3A2-2	22-780	08
RISK-36 SIMPLIFIED COMMERCIAL PROPERTY RATING WORKSHEET TERM: 1.000 to COC-ITEM; 003-02 COV; BUSINESS INCOME CLASS: 0563 PKG: 0.740 MULTI-LOC: 1.000 LCM/RATE DEP; 2.05 BI TYPE OF RISK: 1 (1) (2) (3) (4) (8) (5) (5) UEV BASE X FAC - EXC X TERR X FAC + CHS X FAC X DED X AV X FAC X RESID I 0.820 1.000 0.950 1.00 1.000 1.000 1.000 I.000 II.000	WA	REHOUS	E 86 LLC	!		EFF DA	TE: 04	/15/07	EX	P DATE	: 04/15/0	วย
LOC-ITEM; 003-02 COV: BUSINESS INCOME CLASS; 0563 PKG; 0.740 MULTI-LOC: 1.000 LCOC-ITEM; 003-02 COV: BUSINESS INCOME CLASS; 0563 PKG; 0.740 MULTI-LOC: 1.000 LCOC RISK: 1 (5) DEV BASE X FAC - EXC X TERR X FAC + CM X FAC X DED X AV X FAC X RESID IN 0.820 1.000 0.950 1.00 1.000 1.000 INCO 0.950 1.00 1.000 1.000 INCO 0.950 1.00 1.000 1.000 INCO 0.950 1.00 1.000 1.000 INCO 0.950 1.00 1.000 1.000 INCO 0.950 1.00 1.000 1.000 INCO 0.950 0.137 INCOMENS INCOME X IG X CHG FACT = PREMIUM INCOME X INSURANCE X IG X CHG FACT = PREMIUM INCOME X INCOME X INCOME X IG X CHG FACT = PREMIUM INCOME X INCOME X IG X CHG FACT = PREMIUM INCOME X INCOME X INCOME X IG X CHG FACT = PREMIUM INCOME X INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT = PREMIUM INCOME X IG X CHG FACT X IG X IG X IG X CHG FACT X IG X IG X CHG FACT X IG X IG X IG X IG X IG X IG X CHG FACT X IG X IG X IG X IG X IG X IG X IG X I												
LOC-ITEM; 003-02 COV; BUSINESS INCOME	KT	SK-36	SIM	BPIRTED CO	MMERCIAL .	PROPERT	Y RATT					
LOC-ITEM; 003-02 COV; BUSINESS INCOME CLASS; 0563 PKG; 0.740 MULTI-LOC; 1.000 LCM/RATE DED; 2.05 BI TYPE OF RISK; 1 (5) DEV BASE X PAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID I 0.258 1.000 0.950 1.00 1.000 1.000 1.000 IR 0.258 1.000 0.950 1.00 1.000 1.000 IR 0.258 1.000 0.950 1.00 1.000 1.000 IR 0.258 1.000 0.950 1.00 1.000 1.000 IR 0.258 1.00 0.950 1.00 1.000 1.000 IR 0.258 1.00 0.950 1.00 1.000 1.000 IR 0.258 IR 0.002 0.950 1.00 1.000 1.000 IR 0.000 IR 0.258 IR 0.002 0.950 1.00 1.000 IR 0.000 IR 0.576 50000 IR 0.576 50000 IR 0.576 50000 IR 0.000 91 IR 0.740 0.181 50000 91 IR 0.740 0.181 50000 IR 0.000 IR 0.									45 O.19	CO PAI	KI: TOO.	00
LCM/RATE DEP: 2.05 BI TYPE OF RISK: 1 (1) (2) (3) (4) (8) (5) DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID I 0.826 1.000 0.950 1.00 1.000 1.000 II 0.256 1.000 0.950 1.00 1.000 1.000 IX 0.025 0.137 1.000 1.000 1.000 1.000 X RMF X TAX = NET X INSURANCE X IG X CHG FACT = PREMIUM 1 0.740 0.181 50000 280 10.00 1.000 IX 0.020 0.0576 50000 280 11 10 10 10 10 10 10 10 10 10 10 10 10										MITT OT 1		00
I 0.820 1.000	TOC -	T.T. 12141;	003~02 C	OA: BOSTNE	SS INCOME	CHAD	D: UDO	DIEV.	1	MODIT-	70C; T'0C	00
I 0.820 1.000		•	LCM/RATE	. DBP: 2.05 /5\	(3)	14)	IPE OF	KTDV:	т	/s)		
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X RMF X TAX = NET X INSURANCE X IG X CHG FACT = PREMIUM 1. 0.740	TR	0.002	2,000		0.950		1.00	1.000		1.000		
X RMF X TAX = NET X INSURANCE X IG X CHG FACT = PREMIUM 1. 0.740	SP	0.137			1,000		1.00	1.000		1,000		
I 0.740												
I 0.740	х	RMF	X TAX	= NET	X INSUR	ANCE X	IG	X CHG	FACT	=	PREMIUM	
SP 0.740 0.101 50000 TOTAL = 431 LOC: 004 ST: UT TER: 291 CNTY: 290 PROT: 03 CONST: 3 RT TYP: C SPKLR: N (IRPM/SSRP 1.000 COMM REDUCT/EXPENSE 1.000 OTHER 1.000) CONST YEAR: 1942 FTTC: TERRORISM RATING TIER: 03 LOC-ITEM: 004-01 COV: PERSONAL PROPERTY CLASS: 0567 PKG: 0.850 MULTI-LOC: 1.000 LCM/RATE DEP: 1.71 BI TYPE OF RISK: RATE GROUP: 2 CLASS LIMIT: 15000 EB RATING TIER: 1 GROSS SQUARE FOOTAGE: (1) (2) (3) (4) (8) (5) DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID I 0.229 0.960 1.000 1.000 0.850 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 0.850 1.000 DEV BASE X (3) + (4) X (8) X DED X AV X INS + (7) X BASE XPD X DED X (5) ((SP 0.026 1.000 1.000 0.850 1.5000) + (1933 0.060 0.850)) 1.000 X RMF X TAX = NET X INSURANCE X IG X CHG FACT = FREMIUM I 0.850 0.159 150000 477 EB 0.025 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 1.0	I	0.740		0.576	5	0000					288	
SP 0.740 0.101 50000 TOTAL = 431 LOC: 004 ST: UT TER: 291 CNTY: 290 PROT: 03 CONST: 3 RT TYP: C SPKLR: N (IRPM/SSRP 1.000 COMM REDUCT/EXPENSE 1.000 OTHER 1.000) CONST YEAR: 1942 FTTC: TERRORISM RATING TIER: 03 LOC-ITEM: 004-01 COV: PERSONAL PROPERTY CLASS: 0567 PKG: 0.850 MULTI-LOC: 1.000 LCM/RATE DEP: 1.71 BI TYPE OF RISK: RATE GROUP: 2 CLASS LIMIT: 15000 EB RATING TIER: 1 GROSS SQUARE FOOTAGE: (1) (2) (3) (4) (8) (5) DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID I 0.229 0.960 1.000 1.000 0.850 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 1.000 0.850 1.000 DEV BASE X (3) + (4) X (8) X DED X AV X INS + (7) X BASE XPD X DED X (5) ((SP 0.026 1.000 1.000 0.850 1.5000) + (1933 0.060 0.850)) 1.000 X RMF X TAX = NET X INSURANCE X IG X CHG FACT = FREMIUM I 0.850 0.159 150000 477 EB 0.025 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 388 TR 0.002 150000 1.0		0.740		0.181	5	0000						
LOC: 004 ST: UT TER: 291 CNTY: 290 PROT: 03 CONST: 3 RT TYP: C SPKLR: N (IRPM/SSRP 1.000 COMM REDUCT/EXPENSE 1.000 OTHER 1.000) CONST YEAR: 1942 FTTC: TERRORISM RATING TIER: 03 LOC-ITEM: 004-01 COV: PERSONAL PROPERTY CLASS: 0567 PKG: 0.850 MULTI-LOC: 1.000 LCM/RATE DEP: 1.71 BI TYPE OF RISK: RATE GROUP: 2 CLASS LIMIT: 15000 EB RATING TIER: 1 GROSS SQUARE FOOTAGE: (1) (2) (3) (4) (8) (5) DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X X V X FAC X RESID 1 0.043 1.000 1.000 1.00 0.850 1.000 LOUS BOOZS 1.000 1.000 0.850 1.000 DEV BASE X(3) + (4) X (8) X DED X AV X INS + (7) X BASE XPD X DED X (5) (SP 0.026 1.000 1.00 0.850 1.000 X RMF X TAX = NET X INSURANCE X IG X CHG FACT PREMIUM 1 0.850 0.159 150000 239 TR 0.002 0.850 1.000 1.00 0.850 1.000 X RMF X TAX = NET X INSURANCE X IG X CHG FACT PREMIUM 1 0.850 0.031 150000 47 EB 0.025 150000 38 TR 0.002 150000 38 TR 0.002 150000 38 TR 0.002 150000 38 TR 0.002 150000 1.00 1.00 0.850 MULTI-LOC: 1.000 LCM/RATE DEP: 1.71 BI TYPE OF RISK: 3 (1) (2) (3) (4) (8) (5) DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID 1 0.130 0.960 0.860 1.00 1.000 1.000 IT 0.043 1.000 0.860 1.00 1.000 1.000 IT 0.042 1.000 1.000 1.000 1.000 IT 0.002 0.960 0.860 1.00 1.000 1.000	TR			0.002	5	0000						
LOC: 004 ST: UT TER: 291 CNTY: 290 PROT: 03 CONST: 3 RT TYP: C SPKLR: N	SP	0.740		0,101	5	0000					51	
LOC: 004 ST: UT TER: 291 CNTY: 290 PROT: 03 CONST: 3 RT TYP: C SPKLR: N									TOTAL	=	431	
LOC: 0.04 ST: UT TER: 291 CNTY: 290 PROT: 0.3 CONST: 3 RT TYP: C SPKLR: N (IRPM/SSRP 1.000 COMM REDUCT/EXPENSE 1.000 OTHER 1.000) CONST YEAR: 1.942 FTTC: TERRORISM RATING TIER: 0.3 LOC-ITEM: 0.04-01 COV: PERSONAL PROPERTY CLASS: 0.567 PKG: 0.850 MULTI-LOC: 1.000 LCM/RATE DEP: 1.71 BI TYPE OF RISK: RATE GROUP: 2 CLASS LIMIT: 15000 EB RATING TIER: 1 GROSS SQUARE FOOTAGE: (1) (2) (3) (4) (8) (5) DEV BASE X FAC - EXC X TERR X FAC + CHG X FAC X DED X AV X FAC X RESID I 0.229 0.960 1.000 1.000 0.850 1.000 1.000 0.850 1.000 EB 0.025 1.000 1.000 1.000 0.850 1.000 DEV BASE X (3) + (4) X (8) X DED X AV X INS + (7) X BASE XFD X DED X (5) ((SP 0.026 1.000 1.00 0.850 1.000 1.000 0.850 1.000 DEV BASE X (3) + (4) X (8) X DED X AV X INS + (7) X BASE XFD X DED X (5) ((SP 0.026 1.000 1.00 0.850 1.50000) + (1933 0.060 0.850)) 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 1.000 1.000 0.850 0.31 1.50000 0.850 0.850 MULTI-LOC: 1.000 1.000 1.000 1.000 1.000 1.000 0.850 0.850 MULTI-LOC: 1.000 0.850 0.850 MULTI-LOC: 1.000 0.850 0.850 MULTI-LOC: 1.000 0.850 0.850 0.850 MULTI-LOC: 1.000 0.850 0.850 0.850 MULTI-LOC: 1.000 0.850 0.860 0.000 0.850 0.000 0.850 0.000 0.850 0.000 0.850 0.000 0.850 0.000 0.850 0.0000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.000 0.00												
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PAGE NO: 4		
EMPLOYERS MU WAREHOUSE 86	TUAL CASUALTY COMPANY	POLICY NO: 3A2-22-7808 F DATE: 04/15/07 EXP DATE: 04/15/08
RISK-36	SIMPLIFIED COMMERCIAL PRO	PERTY RATING WORKSHEET TERM: 1,000 % OF CO PART: 100.00
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		TOTAL PROPERTY PREMIUM \$ 16,120.00
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DATE OF ISSUE: 04/24/07 (BPP)
WORK-PROP BPP 03/20/07 115 DV 3A22278 0801

EMCInsurance Companies

EMPLOYERS MUTUAL CASUALTY COMPANY

WAREHOUSE 86 LLC

POLICY NO: 3A2-22-78---08

TRANSACTION: RENEWAL-01

PRIOR POL: 3A2-22-78

TRANSACTION INFORMATION

POLICY TERM: 04/15/07 TO 04/15/08 ACCOUNT NAME: WAREHOUSE 86 LLC

ACCOUNT STATE: TN FINANCING: N AUDIT FREQUENCY:

SIC: 4226 D & B:

ORIGINAL EFF DATE: 04/15/05

TRANS DATE: 04/15/07 CO/BR/AGENT: A/H/9333-9

PROGRAM:

BILLING METHOD: D INSPECTION: 2 PROFIT SHARE: Y

TYPE OF POLICY: 36 (SERV)

TRANS PREMIUM:

16120.00

POLICY ID: AA

COMMISSION: 20.0%

PREMIUM:

16120.00

DATE OF ISSUE: 04/24/07 (BPP)
STAT F BPP 03/20/07 115 DV 3A22278 0801

COMMERCIAL PROPERTY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BROADENED PROPERTY COVERAGE EXTENSION

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM BUSINESS INCOME COVERAGE FORM CAUSES OF LOSS --- SPECIAL FORM

POLICY ADDITIONS

The following paragraphs are added to the BUILDING AND PERSONAL PROPERTY COVERAGE FORM:

A. COVERAGE

- 5. Coverage Extensions
 - g. Money and Securities
 - (1) We will pay for loss of "money" and "securities" used in your business while at a bank or savings institution, while at the described premises, or in transit between these places, or in the custody of a person you have authorized to have custody of the "money" or " securities," resulting directly from:
 - (a) Theit, meaning any act of stealing;
 - (b) Disappearance; or
 - (c) Destruction
 - (2) In addition to the Limitations and Exclusions, we will not pay for loss:
 - (a) Resulting from accounting or arithmetical errors or omissions;
 - (b) Due to the giving or surrendering of property in any exchange or purchase; or
 - (c) Of property contained in any "money" operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.
 - (3) All loss:
 - (a) Caused by one or more persons; or
 - (b) Involving a single act or series of related acts;

is considered one occurrence.

- (4) You must keep records of all "money" and "securities" so we can verify the amount of any loss or damage.
- (5) In the event of loss or damage we will determine the value as follows:
 - (a) "Money" at its face value; and

- (b) "Securities" at their value at the close of business on the day the loss is discovered.
- (6) "Money" means
 - (a) Currency, coins and bank notes in current use and having a face value; and
 - (b) Travelers checks, register checks and money orders held for sale to the public.
- (7) "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or other property and includes:
 - (a) Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - (b) Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;

but does not include "money."

(8) The most we will pay under this extension for loss in any one occurrence is \$5,000.

h. Accounts Receivable

You may extend the insurance that applies to Covered Property to cover the following loss and expenses which are the direct result of loss or damage by a Covered Cause of Loss to accounts receivable records:

- All sums due you from customers, provided you are unable to effect collection.
- (2) Collection expenses in excess of normal collection costs made necessary because of loss or damage; or
- (3) Other reasonable expenses incurred by you in re-establishing records of accounts receivable following such loss or damage

The most we will pay under this Extension is \$25,000 at each described premises.

i. Extra Expense

We will pay necessary Extra Expense (other than the expense to repair or replace property) you incur during the "period of restoration," that you would not have incurred if there had been no direct physical loss or damage from a Covered Cause of Loss to property at the described premises, including personal property in the open (or in a vehicle) within 1,000 feet, caused by or resulting from a Covered Cause of Loss. Extra Expense means expense incurred:

- (1) To avoid or minimize the suspension of business and to continue "operations" at the described premises or at replacement premises or temporary locations, including relocation expenses and costs to equip and operate the replacement location or temporary location.
- (2) To minimize the suspension of business if you cannot continue "operations".

We will also pay Extra Expense to repair or replace property, but only to the extent it reduces the amount of loss that otherwise would have been payable under this Additional Coverage.

We will not pay for:

- (1) Any Extra Expense caused by or resulting from:
 - (a) Delay in rebuilding, repairing or replacing the property or resuming "operations," due to interference at the location of the rebuilding, repair or replacement by strikers or other persons; or
 - (b) Suspension, lapse or cancellation of any license, lease or contract.
- (2) Any other consequential loss.

"Period of restoration" means the period of time that:

- (1) Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and
- (2) Ends on the date when the property at the described premises should be repaired, rebuilt or replaced with reasonable speed and similar quality.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- Regulates the construction, use or repair, or requires the tearing down of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain,

treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"

The expiration date of this policy will not cut short the "period of restoration"

"Operations" means your business activities occurring at the described premises

The most we will pay for loss under this Additional Coverage is \$25,000 for each described premises.

Arson Rewards

You may extend the insurance provided by this Coverage Form to apply to rewards given to any person or persons, other than you, your officers, your employees or your active members, for information leading to an arson conviction in connection with a fire loss to the described premises.

The most we will pay under this Extension is \$5,000 per fire loss. This is the most we will pay regardless of the number of persons who provided information.

k. Water Damage

You may apply up to \$2,500 for each described premises to cover loss or damage caused directly or indirectly by water that backs up from a sewer or drain. Such loss or damage is excluded, however, if any other cause or event which is not a Covered Cause of Loss contributes concurrently or in a sequence. The most we will pay in any one policy period is \$15,000.

1. Fire Extinguishing System Re-charge

We will pay the cost to recharge your approved, industry standard fire extinguishing system if it discharges to fight a fire. We will also cover the cost to recharge the system if it accidentally discharges.

But we will not pay for any loss that occurs at the time of installation, repair or recharge of the system

m. Fine Arts

We will pay for direct physical loss or damage caused by a Covered Cause of Loss to your fine arts or fine arts of others in your care, custody or control. For the purpose of this extension fine arts means paintings, etchings, pictures, tapestries, statuary, marbles, bronzes, porcelains and other bona fide works of art of rarity, historical value or artistic merit. This Extension is subject to the following:

- Fine Arts does not include stained glass which is a part of the described premises;
- (2) The value of fine arts will be determined at market value at the time of loss or damage;

(3) The most we will pay under this Extension is \$10,000 at each described premises.

In case of loss or damage to a pair or set, we will pay you the full value of the pair or set and you agree to surrender the remaining article(s) of the pair or set to us.

n. Spoilage Coverage

The most we will pay under this coverage extension is \$2,500.

- (1) This policy is extended to cover "perishable stock" at the described premises owned by you or by others that is in your care, custody or control.
 - "Perishable stock" is defined as personal property that is:
 - (a) maintained under controlled conditions for its preservation; and
 - (b) susceptible to loss or damage if the controlled conditions change.
- (2) For the purpose of this extension only, the Covered Cause of Loss is defined as:
 - (a) Breakdown or Contamination, meaning:
 - (1) Change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the described premises; and
 - (2) Contamination by the refrigerant.
 - (b) Power Outage, meaning change in temperature or humidity resulting from complete or partial interruption or surge of electrical power, either on or off the described premises, due to conditions beyond your control.
- (3) For the purpose of this extension only, the following Exclusions are added:

We will not pay for loss or damage caused by or resulting from:

- (a) The disconnection of any refrigerating, cooling or humidity control system from the source of power.
- (b) The inability of an Electrical Utility Company or other power source to provide sufficient power due to:
 - (1) lack of fuel; or
 - (2) governmental order.
- (c) The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.

- (d) Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.
- o. Cost of Taking Inventory

If a Covered Cause of Loss occurs to Covered Property, we will reimburse you for your expense to take inventories, obtain appraisals, and prepare a statement of "loss" and supporting documents to prove the amount of the "loss"

We will not pay for expenses or fees you incur from public insurance adjusters or for expenses related to claims not covered by this policy.

The most we will pay under this Extension is \$2,500.

p. Utility Services - Direct Damage

We will pay up to \$25,000 for loss or damage to Covered Property at any described premises resulting from the interruption in utility service to the described premises. The interruption must result from direct physical loss or damage by a Covered Cause of Loss to the following property not on the described premises:

- Water Supply Services, meaning pumping stations and water mains supplying water to the described premises
- Communication Supply Services, meaning property supplying communication services, including telephone, radio, microwave or television services to the described premises, such as:
 - a. Communication transmission lines, including optic fiber transmission lines;
 - b. Coaxial cables;
 - Microwave radio relays except satellites.
 - It does not include overhead transmission lines.
- Power Supply Services, meaning utility generating plants, switching stations, substations, transformers and transmission lines supplying electricity, steam or gas to the described premises.
 - It does not include overhead transmission lines.

POLICY CHANGES

The BUILDING AND PERSONAL PROPERTY COVERAGE FORM is amended as follows:

A. COVERAGE

- 4. Additional Coverages
 - Fire Department Service Charge is deleted in its entirety and is replaced by the following.

c. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to \$5,000 for your liability for fire department service charges:

- Assumed by contract or agreement prior to loss; or
- (2) Required by local ordinance.

No Deductible applies to this Additional Coverage.

5. Coverage Extensions

Except as otherwise provided, the following Extensions apply to property located in or on the building described in the Declarations or in the open (or in a vehicle) within 1,000 feet of the described premises.

If a Coinsurance percentage of 80% or more, or a Value Reporting period, is shown in the Declarations, you may extend this insurance as follows:

- a. Newly Acquired or Constructed Property
 - (1) If this policy covers Building, you may extend that insurance to apply to:
 - (a) Your new buildings while being built on the described premises; and
 - (b) Buildings you acquire at locations, other than the described premises, intend-ed for;
 - (i) Similar use as the building described in the Declarations; or
 - (ii) Use as a warehouse.

The most we will pay for loss or damage under this Extension is \$500,000 at each building.

(2) Your Business Personal Property

- (a) If this policy covers Your Business Personal Property, you may extend that insurance to apply to:
 - (i) Business personal property, including such property that you newly acquire, at any location you acquire other than at fairs, trade shows or exhibitions;
 - (ii) Business personal property, including such property that you newly acquire, located at your newly constructed or acquired buildings at the location described in the Declarations; or
 - (iii) Business personal property that you newly acquire, located at the described premises.

The most we will pay for loss or damage under this Extension is \$250,000 at each building.

(3) Period of Coverage

With respect to insurance on or at each newly acquired or constructed properly, coverage will end when any of the following first occurs:

- (a) This policy expires;
- (b) 90 days expire after you acquire the property or begin construction of that part of the building that would qualify as covered property; or
- (c) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property or begin construction of that part of the building that would qualify as covered property.

- Personal Effects and Property of Others is deleted in its entirety and is replaced by the following:
 - b. Personal Effects and Property of Others

You may extend the insurance that applies to Your Business Personal Property to apply to:

(1) Personal effects owned by you, your officers, your partners or members, your managers or your employees.

The most we will pay for loss of or damage by a Covered Cause of Loss under this extension is \$10,000.

This extension does not apply to loss or damage by theft.

(2) Personal property of others in your care, custody or control.

The most we will pay for loss or damage by a Covered Cause of Loss under this extension is \$10,000 at each described premises. Our payment for loss of or damage to personal property of others will only be for the account of the owner of the property.

c. Valuable Papers and Records (Other than Electronic Data) the last sentence is amended to read as follows:

The most we will pay under this Extension is \$25,000 at each described premises.

- d. Property Off Premises is deleted in its entirety and is replaced by the following:
 - d. Property Off-Premises
 - (1) You may extend the insurance provided by this Coverage Form to apply to your Covered Property, while it is away from the described premises, if it is:

- (a) Temporarily at a location you do not own, lease or operate;
- (b) In storage at a location you lease, provided the lease was executed after the beginning of the current policy term; or
- (c) At any fair, trade show or exhibition.
- (2) This Extension does not apply to property:
 - (a) In or on a vehicle; or
 - (b) In the care, custody or control of your sales-persons, unless the property is in such care, custody or control at a fair, trade show or exhibition.

The most we will pay for loss or damage by a Covered Cause of Loss under this Extension is \$25,000.

e. Outdoor Property is deleted in its entirety and is replaced by the following:

e. Outdoor Property

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You may extend the insurance provided by this Coverage form to apply to your outdoor fences, radio and television antennas (including satellite dishes), signs (other than signs attached to buildings), trees, shrubs and plants, including debris removal expense, caused by or resulting from any of the following causes of loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion;
- (5) Aircraft or Vehicles;
- (6) Windstorm or Hail;
- (7) Smoke; or
- (8) Vandalism.

The most we will pay for loss or damage under this Extension is \$10,000 but not more than \$250 for any one tree, shrub or plant. These limits apply to any one occurrence regardless of the types or number of items lost or damaged in that occurrence.

C. LIMITS OF INSURANCE — the second paragraph is deleted in its entirety and replaced by the following:

The most we will pay for loss or damage to outdoor signs attached to buildings is \$10,000 per sign in any one occurrence.

POLICY CHANGES

The BUSINESS INCOME COVERAGE FORM is amended as follows:

A. COVERAGE

6. Coverage Extension

If a Coinsurance percentage of 50% or more is shown in the Declarations, you may extend the insurance provided by this Coverage Part as follows:

Newly Acquired Locations

- a. You may extend your Business Income Coverage to apply to property at any location you acquire other than fairs or exhibitions.
- b. The most we will pay under this Extension, for the sum of Business Income loss and Extra Expense incurred, is \$250,000 at each location.
- c. Insurance under this Extension for each newly acquired location will end when any of the following first occurs:
 - (1) This policy expires;
 - (2) 90 days expire after you acquire or begin to construct the property; or
 - (3) You report values to us.

We will charge you additional premium for values reported from the date you acquire the property.

This Extension is additional insurance. The Additional Condition, Coinsurance, does not apply to this Extension.

The CAUSES OF LOSS — SPECIAL FORM is amended as follows:

E. ADDITIONAL COVERAGE EXTENSIONS

Paragraph 1.c. is amended as follows:

1. Property in Transit

c. The most we will pay for loss or damage under this Extension is \$25,000.

POLICY CHANGES

The BUILDING AND PERSONAL PROPERTY COVERAGE FORM, BUSINESS INCOME COVERAGE FORM and the CAUSES OF LOSS—SPECIAL FORM are amended as follows:

Throughout the forms modified by this endorsement the words "within 100 feet" are replaced with "within 1,000 feet."

COMMERCIAL INTERLINE

AUTOMATIC TERMINATION ENDORSEMENT

The billing statement for this policy has been sent directly to you for payment. Failure to pay the required premium amount by the due date means that you have not accepted our offer of coverage and this policy will cease as of the effective date.

COMMERCIAL PROPERTY

EXCLUSION OF LOSS DUE TO VIRUS OR BACTERIA ADVISORY NOTICE TO POLICYHOLDERS

This Notice does not form a part of your insurance contract. No coverage is provided by this Notice, nor can it be construed to replace any provisions of your policy (including its endorsements). If there is any conflict between this Notice and the policy (including its endorsements), the provisions of the policy (including its endorsements) shall prevail.

Carefully read your policy, including the endorsements attached to your policy.

This Notice provides information concerning the following new endorsement, which applies to your new or renewal policy being issued by us:

Exclusion Of Loss Due To Virus Or Bacteria Endorsement CP0175(7-06)

(Applicable in Alaska, District of Columbia, Louisiana and New York only)

Exclusion Of Loss Due To Virus Or Bacteria Endorsement CP0140(7-06)

(Applicable in all other states)

This endorsement makes an explicit statement regarding a risk that is not covered under your Commercial Property insurance. It points out that there is no coverage under such insurance for loss or damage caused by or resulting from any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease. The exclusion in this endorsement applies to all coverages provided by your Commercial Property Insurance, Including (if any) property damage and business Income coverages.

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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSISSIPPI CHANGES

This endorsement modifies insurance provided under the following:

CAPITAL ASSETS PROGRAM (OUTPUT POLICY) COVERAGE PART COMMERCIAL INLAND MARINE COVERAGE PART COMMERCIAL PROPERTY COVERAGE PART STANDARD PROPERTY POLICY

- A. When this endorsement is attached to the Standard Property Policy CP 00 99 the term Coverage Part in this endorsement is replaced by the term Policy.
- B. The Legal Action Against Us Condition, in the Commercial Property Conditions, the Standard Property Policy and the Capital Assets Program Coverage Form (Output Policy) is replaced by the following:

LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

- There has been full compliance with all of the terms of this Coverage Part; and
- The action is brought within 3 years after the date on which the direct physical loss or damage occurred.
- C. Under the Commercial Property Coverage Part, Paragraph a. of the Legal Action Against Us Condition in the Mortgageholders Errors And Omissions Coverage Form is replaced by the following:
 - No one may bring a legal action against us under Coverages A and B unless;
 - There has been full compliance with all of the terms of Coverages A and B; and

- (2) The action is brought within 3 years after you discover the error or accidental omission.
- D. The Legal Action Against Us Condition in the Commercial Inland Marine Conditions is replaced by the following:

LEGAL ACTION AGAINST US

No one may bring a legal action against us under this Coverage Part unless:

- There has been full compliance with all the terms of this Coverage Part; and
- The action is brought within 3 years after you first have knowledge of the direct loss or damage.

COMMERCIAL PROPERTY

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT PROTECTION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE PART CAUSES OF LOSS -- BASIC FORM CAUSES OF LOSS -- BROAD FORM CAUSES OF LOSS -- SPECIAL FORM

The following is added to the applicable Causes of Loss Form:

A. Additional Coverage - Equipment Breakdown

- The term Covered Cause of Loss includes the Additional Coverage – Equipment Breakdown as described and limited below;
 - a. This insurance is extended to apply to loss or damage caused by or resulting from an "accident" to "covered equipment."
 - b. The following coverage extensions apply to loss or damage to Covered Property caused by or resulting from an "accident" to "covered equipment." These coverages do not provide additional amounts of insurance.
 - (1) Expediting Expenses

With respect to your damaged Covered Property, we will pay up to \$50,000, the reasonable extra cost to:

- (a) make temporary repairs; and
- (b) expedite permanent repairs or permanent replacement.
- (2) Hazardous Substances

We will pay for the additional cost to repair or replace Covered Property because of contamination by a "hazardous substance." This includes the additional costs to clean up or dispose of such property.

Additional costs mean those beyond what would have been required had no "hazardous substance" been involved.

The most we will pay for loss or damage under this coverage, including actual loss of Business Income you sustain and necessary Extra Expense you incur, if shown as covered, is \$50,000.

(3) CFC Refrigerants

We will pay for the additional cost to repair or replace Covered Property because of the use or presence of a refrigerant containing CFC (chlorofluorocarbon) substances. This means the additional cost to do the least expensive of the following:

- (a) Repair the damaged property and replace any lost CFC refrigerant;
- (b) Repair the damaged property, retrofit the system to accept a non-CFC refrigerant and charge the system with a non-CFC refrigerant; or
- (c) Replace the system with one using a non-CFC refrigerant.

Additional costs mean those beyond what would have been required had no CFC refrigerant been involved.

The most we will pay for loss or damage under this coverage, including actual loss of Business Income you sustain and necessary Extra Expense you incur, if shown as covered, is \$50,000.

(4) Utility Services

Any insurance provided for Business Income and Extra Expense is extended to apply to loss caused by or resulting from an "accident" to equipment that is owned by a utility, landlord, or other supplier with whom you have a contract to provide you with any of the following services: electrical power, communications, waste disposal, air conditioning, refrigeration, heating, gas, air, water or steam.

c. CONDITIONS

(1) Suspension

When any "covered equipment" is found to be in, or exposed to a dangerous condition, any of our representatives may immediately suspend the insurarice against loss from an "accident" to that "covered equipment." We can do this by mailing or delivering a written notice of suspension to your address as shown in the Declarations, or at the address where equipment is located. Once suspended in this way, your insurance can be reinstated only by an endorsement for that "covered equipment." If we suspend your insurance, you will get a pro rata refund of premium. But the suspension will be effective even if we have not yet made or offered a refund.

- (2) Jurisdictional Inspections
 - If any property that is "covered equipment" under this Additional Coverage requires inspection to comply with state or municipal boiler and pressure vessel regulations, we agree to perform such inspection on your behalf.
- (3) Environmental, Safety and Efficiency Improvements
 - If "covered equipment" requires replacement due to an "accident," we will pay your additional cost to replace with equipment that is better for the environment, safer or more efficient than the equipment being replaced.

However, we will not pay more than 125% of what the cost would have been to repair or replace with like kind and quality. This condition does not increase any of the applicable limits. This condition does not apply to any property to which Actual Cash Value applies.

d. DEFINITIONS

- (1) An "accident" means direct physical loss as follows:
 - (a) mechanical breakdown, including rupture or bursting caused by centrifugal force;
 - (b) artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires;
 - (c) explosion of steam boilers, steam pipes, steam engines or steam turbines owned or leased by you, or operated under your control;
 - (d) loss or damage to steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment; or
 - (e) loss or damage to hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment.

If an initial "accident" causes other "accidents," all will be considered one "accident." All "accidents" that are the result of the same event will be considered one "accident."

(2) "Covered equipment" means Covered Property built to operate under vacuum or pressure, other than weight of contents, or used for the generation, transmission or utilization of energy.

- (3) "Hazardous substance" means any substance other than ammonia that has been declared to be hazardous to health by a governmental agency.
- (4) "Media" means all forms of electronic, magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment.

2. EXCLUSIONS

As respects Equipment Breakdown coverage only, the Exclusions section of the Coverage Form or Causes of Loss form to which this endorsement is attached is deleted and replaced with the following exclusions. However, the exclusions for Earth Movement, Nuclear Hazard and War and Military Action do apply to this Additional Coverage.

- We will not pay for loss or damage caused by or resulting from:
 - (1) Depletion, deterioration, corrosion, erosion, wear and tear, or other gradually developing conditions, but if loss or damage from an "accident" results, we will pay for that resulting loss or damage.
 - (2) The enforcement of any ordinance, law, regulation, rule or ruling regulating or restricting repair, replacement, alteration, use, operation, construction or installation, except as provided under Hazardous Substances or CFC Refrigerants coverage, or any ordinance or law coverage provided elsewhere in the policy.
 - (3) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether wind driven or not. However, if electrical "covered equipment" requires drying out because of the above, we will pay for the direct expenses of such drying out.
 - (4) Any of the following tests:
 - (a) A hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel; or
 - (b) An insulation breakdown test of any type of electrical equipment.
 - (5) Any defect, virus, loss of data or other situation within "media." But if loss or damage from an "accident" results, we will pay for that resulting loss or damage.
 - (6) Change in temperature or humidity, whether or not resulting from an "accident," except as provided under Additional Coverage- Spoilage.
 - (7) Contamination by a refrigerant resulting from an "accident," except as provided under Additional Coverage- Spoilage.

- (8) An "accident" to any "covered equipment" located at any location where electrical power, except emergency power, is generated.
- (9) Any of the following causes of loss if this coverage part is endorsed to exclude that cause of loss:
 - (a) Windstorm or hail
 - (b) Vandalism
 - (c) Sprinkler leakage
- b. The following is not "covered equipment":
 - structure, foundation, cabinet, compartment or air supported structure or building;
 - (2) insulating or refractory material;
 - (3) sewer piping, underground vessels or piping, or piping forming a part of a sprinkler system;
 - (4) water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
 - (5) vehicle, aircraft, floating vessel or any equipment mounted on such vehicle, aircraft or floating vessel. However, any properly that is stationary, permanently installed at a covered location and that receives electrical power from an external power supplier will not be considered a vehicle, aircraft or floating vessel;
 - (6) dragline, excavation or construction equipment;
 - (7) equipment manufactured by you for sale; or
 - (8) electronic data processing equipment, unless used to control or operate "covered equipment." Electronic data processing equipment includes programmable electronic equipment that is used to store, retrieve and data; and associated process peripheral equipment, except as provided under Additional Coverage-Computer Equipment.
- c. With respect to Utility Services coverage, we will also not pay for loss or damage caused by or resulting from: fire; lightning; windstorm or hail; explosion (except for steam or centrifugal explosion); smoke; aircraft or vehicles; riot or civil commotion; vandalism; sprinkler leakage; falling objects; weight of snow, ice or sleet; freezing or collapse.
- d. With respect to Utility Services coverage and, if shown as covered, Business Income and Extra Expense coverages, we will also not pay for delay in resuming operations due to the need to reconstruct or reinput data or programs on "media."

The most we will pay for loss or damage under this Additional Coverage is the applicable Limit of Insurance shown in the Schedule or Coverage Form. Coverage provided under this Additional Coverage does not provide an additional amount of insurance.

B. Additional Coverage - Spoilage

The Coverage Form to which this endorsement applies is extended to insure against direct physical loss or damage by the Covered Causes of Loss, but only with respect to this Additional Coverage.

- As respects this Spoilage Coverage only, Covered Property means "perishable stock" at the described premises owned by you or by others that is in your care, custody or control.
- The following is added to PROPERTY NOT COVERED:

Property located:

- (a) On buildings;
- (b) In the open; or
- (c) In vehicles.
- As respects this Spoilage Coverage only, Covered Causes of Loss means:
 - a. Breakdown or Contamination, meaning:
 - (1) Change in temperature or humidity resulting from mechanical breakdown or failure of refrigerating, cooling or humidity control apparatus or equipment, only while such equipment or apparatus is at the described premises; and
 - (2) Contamination by the refrigerant.
 - b. Power Outage, meaning change in temperature or humidily resulting from complete or partial interruption of electrical power, either on or off the described premises, due to conditions beyond your control.

4. VALUATION

If you are unable to replace the "perishable stock" before its anticipated sale, the amount of our payment will be determined on the basis of the sales price of the "perishable stock," as if no loss or damage had occurred, less discounts and expenses you otherwise would have had. Otherwise our payment will be determined in accordance with the Valuation condition.

- The Coverage Extensions in the applicable Coverage Form or Causes of Loss form do not apply to this Additional Coverage.
- 6. EXCLUSIONS .

As respects this Spoilage Coverage only, the Exclusions section of the Coverage Form or Causes of Loss form to which this endorsement is attached is deleted and replaced with the following exclusions. However, the exclusions for Earth Movement, Governmental Action,

Nuclear Hazard, War and Military Action and Water do apply to this Additional Coverage.

- We will not pay for loss or damage caused by or resulting from:
 - The disconnection of any refrigerating, cooling or humidity control system from the source of power.
 - (2) The deactivation of electrical power caused by the manipulation of any switch or other device used to control the flow of electrical power or current.
 - (3) The inability of an Electrical Utility Company or other power source to provide sufficient power due to:
 - (a) Lack of fuel; or
 - (b) Governmental order.
 - (4) The inability of a power source at the described premises to provide sufficient power due to lack of generating capacity to meet demand.
 - (5) Breaking of any glass that is a permanent part of any refrigerating, cooling or humidity control unit.
- The Optional Coverages in the applicable Coverage Form or Causes of Loss form do not apply to this Additional Coverage.
- 8. The following is added to the DEFINITIONS:
 - a. "Perishable Stock" means personal property:
 - Maintained under controlled conditions for its preservation; and
 - (2) Susceptible to loss or damage if the controlled conditions change.

- The most we will pay for loss or damage under this Additional Coverage is \$50,000.
- This Additional Coverage supersedes any other Spoilage coverage found in the policy.

C. Additional Coverage - Computer Equipment

- The Coverage Form to which this endorsement applies is extended to insure against loss or damage caused by or resulting from an "accident" to "computer equipment."
- 2. The following is added to the DEFINITIONS:
 - a. "Computer equipment" means Covered Property that is electronic computer or other data processing equipment, including "media" and peripherals used in conjunction with such equipment.
 - b. "Media" means all forms of electronic, magnetic and optical tapes and discs for use in any electronic computer or electronic data processing equipment.
- The most we will pay for loss or damage under this coverage, including actual loss of Business income you sustain and necessary Extra Expense you incur, if shown as covered, is \$50,000.
- Computers used primarily to control or operate "covered equipment" are not subject to this limit.
- If ELECTRONIC DATA PROCESSING COVERAGE, Form CM7221 applies, this Additional Coverage does not apply.

Equipment Protection Insurance FING.

Covering your equipment and protecting your bottom line



Your Business Depends On Your Equipment

Whether it's electrical distribution, production machinery, environmental controls, refrigeration or computers, equipment is vital to your operations. Businesses, institutions and municipalities are acquiring and increasingly relying on costly equipment and new technologies, and with that comes a greater probability that a business-critical system could break down. The resulting losses can be extremely costly and, in many cases, greatly impact your bottom line.

More Than Just Repair Cost Coverage

Your business-critical equipment may break down for a variety of reasons—short circuits, electrical arcing, power surges, mechanical breakdown, motor burnout, boiler damage or operator error. Equipment protection coverage can help protect you from unexpected events by covering the following costs associated with equipment breakdown:

Direct Property Loss — Covers the cost to repair or replace damaged equipment

Business Income — Replaces income lost due to a total or partial business interruption following equipment breakdown

Utility Service Interruption — Extends income coverage for interruptions due to loss of electricity and other services caused by equipment breakdown

Extra Expense — Pays extra costs to sustain normal operations such as jobbing work out or renting temporary equipment

Expediting Expenses — Covers other expenses incurred to limit the loss or speed the business restoration

Protection For Many Types Of Equipment

Electrical Distribution System

Maximum power uplime is important for any business, institution or municipality. The loss of power can mean the loss of income and customers. Since the panels, circuit breakers and cables in your power distribution are all interconnected, a short circuit in one part can spread instantly to the other parts of your system. The cause can be as simple as a loose connection, dust or high humidity.

Heating and Cooling Systems

Today's HVAC systems are more complex and costly to repair. Breakdowns are common and can cost tens of thousands of dollars. If the climate becomes inhospitable due to lack of heating or air conditioning, there is loss of productivity and also loss of income if you service customers on site.



Telephone Systems

If your phone goes down, so does your business. Phones have circuitry that is easily affected by voltage spikes, heat, vibration and moisture.

Electronic Equipment

Virtually every business, institution and municipality depends on electronics. Computers are used for everything from designing and manufacturing components to tracking productivity and keeping the books straight. Computers rely on highly sensitive and fragile technologies and contain circuitry that is vulnerable to damage.

Refrigeration

If your business depends on refrigeration, a breakdown can cause more than the loss of a major equipment investment. It could also mean the loss of costly perishable goods and business income, plus the cost of the refrigerant you would have to replace.

Can You Afford An Equipment Breakdown?

Take a look at the following actual losses and the coverage provided by equipment protection insurance:

A plug in a hot water meter broke, damaging the boiler, hot water heater and electrical panels.

Total paid loss:

\$65,630

A power surge in a convenience store damaged an air conditioning compressor, ice machines, microwaves and other appliances.

Total paid loss:

\$60,467

Air conditioning system piping leaked water into telephone switching equipment, shorting out equipment.

Direct property loss:

\$89,859

Business interruption loss:

\$42,890

Total paid loss:

\$132,749

In short, equipment protection insurance covers the physical damage—and the financial damage—that stem from an insured's equipment breakdown. It's essential protection for today's businesses. For more information, contact your local independent insurance agent or an EMC branch office near you.

www.emcinsurance.com

This summary gives general information. For all coverages, conditions and exclusions, refer to your policy.